

EXHIBIT "8"

Making Home Affordable
 Program Performance Report Through April 2011

Report Highlights

Nearly 700,000 Permanent Modifications Started

- Homeowners receiving permanent modifications have realized aggregate savings in monthly mortgage payments of more than \$6.3 billion, program to date.
- Nearly 29,000 new permanent modifications reported in April, in line with the six-month average.
- Borrowers in active permanent modifications save a median of \$526, or 37% of their before-modification monthly housing payment.
- Servicers reported over 29,000 new trial modifications, in line with the average for the past six months.
- Of trial modifications started since June 2010, 70% have been converted to permanent modifications.
- Of trial modifications started since June 2010 that became permanent modifications, the average length of a trial modification was 3.5 months, down from 5.2 months for trials started before June 2010.

New This Month: Servicer Assessments

- The Obama Administration sets a new industry benchmark for disclosure on assistance to homeowners with the release of detailed Servicer Assessments. Beginning with this report, Treasury is publishing quarterly assessments of performance by the 10 largest program participants.
- Going forward, Treasury hopes these assessments will also set the standard for transparency about mortgage servicer efforts to assist homeowners.
- For the first quarter of 2011, four servicers have been determined to need substantial improvement. Treasury is withholding financial incentives from three servicers.

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HAMP Activity: First Lien Modifications

HAMP is designed to lower monthly mortgage payments to help struggling homeowners stay in their homes and prevent avoidable foreclosure.

	Total
HAMP Eligibility (As of Mar. 31, 2011)	
Eligible Delinquent Loans ¹	2,684,832
Eligible Delinquent Borrowers ²	1,095,151
Trial Plan Offers Extended (Cumulative) ³	1,819,480
All Trials Started	1,588,094
Trial Modifications	
Trials Reported Since March 2011 Report ⁴	29,011
Trial Modifications Canceled (Cumulative)	753,041
Active Trials	135,940
All Permanent Modifications Started	699,053
Permanent Modifications Reported Since March 2011 Report	28,867
Permanent Modifications Canceled (Cumulative) ⁵	90,438
Active Permanent Modifications	608,615

¹ Estimated eligible 60+ day delinquent loans as reported by servicers as of March 31, 2011. Include conventional loans;

- in foreclosure and bankruptcy;
- with a current unpaid principal balance less than \$729,720 on a one-unit property, \$934,720 on a two-unit property, \$1,139,720 on a three-unit property and \$1,403,420 on a four-unit property;
- on a property that was owner-occupied at origination;
- originated on or before January 3, 2009.

Estimated eligible 60+ day delinquent loans excludes:

- FHA and VA loans;
- loans that are subject to full loan 60 days delinquent, which may be eligible for HAMP if a borrower is in imminent default.

² The estimated eligible 60+ day delinquent borrowers are those in HAMP-eligible loans, minus estimated exclusions of loans on vacant properties, loans with borrower debt-to-income ratio below 31%, loans that fail the HPIV test, properties no longer owner-occupied, unemployed borrowers, manufactured housing loans with title/charge issues that exclude them from HAMP, and loans where the investor pooling and servicing agreements preclude modification. Exclusions for QM and HPIV results are estimated using snapshot analysis. Effective March 2011, estimate excludes borrowers disqualified from active HAMP trial and permanent modifications.

³ As reported in the weekly servicer survey of large GSE servicers through April 28, 2011. Bank of America has restated number of trial offers extended from previous month.

⁴ Servicers may enter new trial modifications into the HAMP system at record at anytime.

⁵ A permanent modification is canceled when the borrower has missed three consecutive monthly payments. Includes 1,747 loans paid off.

Note: Unless specified, exhibits in this report refer to HAMP first lien modification activity.

Second Lien Modification Program (2MP) Activity

The Second Lien Modification Program (2MP) provides assistance to homeowners in a first lien permanent modification who have an eligible second lien with a participating servicer.

All Second Lien Modifications Started 25,478

Note: Number of modifications is net of cancellations, which are primarily due to servicer data corrections.

Home Affordable Foreclosure Alternatives (HAFA) Activity

The Home Affordable Foreclosure Alternatives Program (HAFA) offers incentives for homeowners looking to exit their homes through a short sale or deed in lieu of foreclosure.

All HAFA Agreements Started¹ 14,893

HAFA Transactions Completed 7,113

¹ Servicer agreement with homeowner for terms of potential short sale, which lasts at least 120 days; or agreement for a deed-in-lieu transaction. A short sale requires a third-party purchaser and cooperation of junior lienholders and mortgage insurers to complete the transaction. All HAFA Agreements Started include HAFA Transactions Completed.

Treasury FHA-HAMP Modification Activity

The Treasury FHA-HAMP Program provides assistance to eligible homeowners with FHA-insured mortgages.

All Treasury FHA-HAMP Trial Modifications Started 4,261

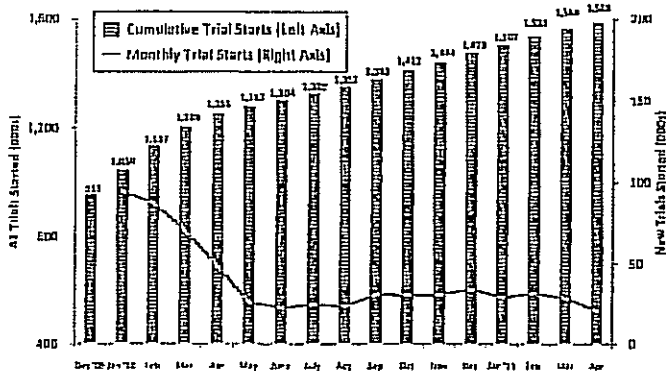
Treasury FHA-HAMP Permanent Modifications Started 2,739

See Appendix A2 for servicer participants in additional Making Home Affordable programs.

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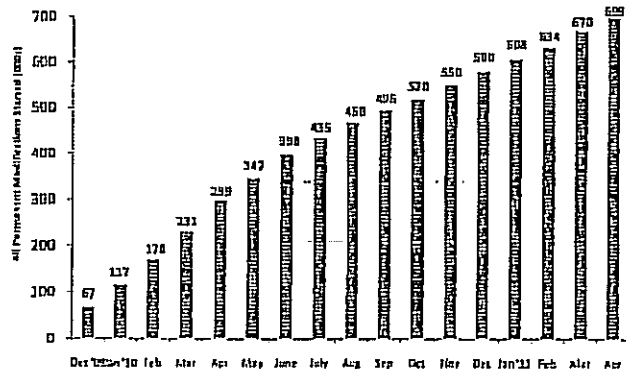
HAMP Trials Started



Homeowner Benefits and Modification Characteristics

- Aggregate savings to homeowners who received HAMP first lien permanent modifications are estimated to total more than \$6.3 billion, program to date, compared with unmodified mortgage obligations.
- The median monthly savings for borrowers in active permanent first lien modifications is \$526.06, or 37% of the median monthly payment before modification.
- Of trial modifications started, 79% of homeowners were at least 60 days delinquent at trial start. The rest were up to 59 days delinquent or current and in imminent default.
- The primary hardship reasons for homeowners in active permanent modifications are:
 - 60.7% experienced loss of income (curtailment of income or unemployment)
 - 11.4% reported excessive obligation
 - 2.8% reported an illness of the principal borrower

Permanent Modifications Started (Cumulative)



Select Median Characteristics of Active Permanent Modifications

	Before Modification	After Modification	Median Homeowner
Front-End Debt-to-Income Ratio ¹	45.3%	31.0%	34.3 pct pt
Back-End Debt-to-Income Ratio ²	78.9%	62.3%	16.7 pct pt
Median Monthly Housing Payment ³	\$1,430.35	\$832.98	\$526.06

¹ Ratio of housing expenses (principal, interest, taxes, insurance and homeowners association and/or condo fees) to monthly gross income.

² Ratio of total monthly debt payments (including mortgage principal and interest, taxes, insurance, homeowners association and/or condo fees, plus payments on installment debt, junior liens, alimony, car lease payments and installment property payments) to monthly gross income. Borrowers who have a back-end debt-to-income ratio of greater than 65% are required to seek housing counseling under program guidelines.

³ Principal and interest payment.

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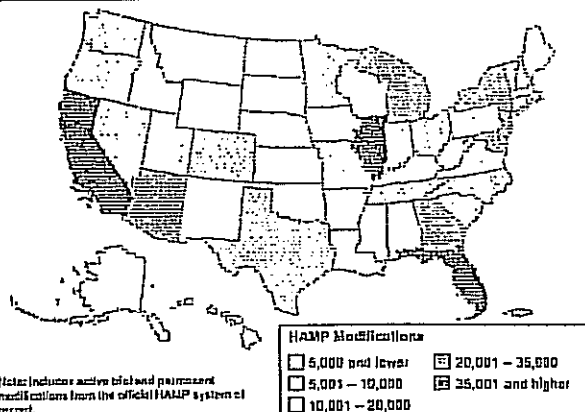
HAMP Activity by State

State	Active	Permanent	Total	% of Total	State	Active	Permanent	Total	% of Total
AK	51	261	312	0.0%	MT	172	665	837	0.1%
AL	869	3,496	4,365	0.6%	NC	2,330	11,190	13,520	1.6%
AR	305	1,318	1,624	0.2%	ND	20	104	124	0.0%
AZ	4,947	28,638	33,585	4.5%	NE	208	826	1,034	0.1%
CA	32,860	146,599	178,459	24.0%	NH	685	2,826	3,511	0.5%
CO	1,619	8,464	10,083	1.4%	NJ	4,361	19,591	23,952	3.2%
CT	1,592	7,703	9,295	1.2%	NM	470	1,536	2,006	0.3%
DC	207	1,046	1,253	0.2%	NV	3,411	15,676	19,087	2.6%
DE	434	1,884	2,318	0.3%	NY	6,737	27,513	34,250	4.6%
FL	17,711	71,953	89,664	12.0%	OH	3,080	13,026	16,106	2.2%
GA	5,130	22,155	27,285	3.7%	OK	360	1,395	1,755	0.2%
HI	513	2,335	2,848	0.4%	OR	1,445	8,620	10,065	1.1%
IA	364	1,545	1,909	0.3%	PA	2,826	12,675	15,501	2.1%
ID	528	2,307	2,835	0.4%	RI	673	3,203	3,876	0.5%
IL	7,155	32,779	39,934	5.4%	SC	1,270	5,750	7,020	0.9%
IN	1,345	5,957	7,303	1.0%	SD	43	237	280	0.0%
KS	357	1,438	1,795	0.2%	TN	1,486	6,235	7,721	1.0%
KY	542	2,305	2,847	0.4%	TX	4,080	15,637	19,717	2.6%
LA	919	3,217	4,136	0.6%	UT	1,155	5,750	6,905	0.9%
MA	3,076	15,303	18,379	2.5%	VA	2,908	14,832	17,740	2.4%
MD	4,049	19,674	23,723	3.2%	VT	115	488	603	0.1%
ME	308	1,678	2,076	0.3%	WA	2,852	11,869	14,721	2.0%
MI	4,110	20,217	24,327	3.3%	WI	1,370	5,885	7,255	1.0%
MN	1,966	10,889	12,855	1.7%	WV	172	929	1,101	0.1%
MO	1,445	8,415	9,860	1.1%	WY	54	317	371	0.0%
MS	500	2,388	2,888	0.4%	Other ²	746	1,549	2,295	0.3%

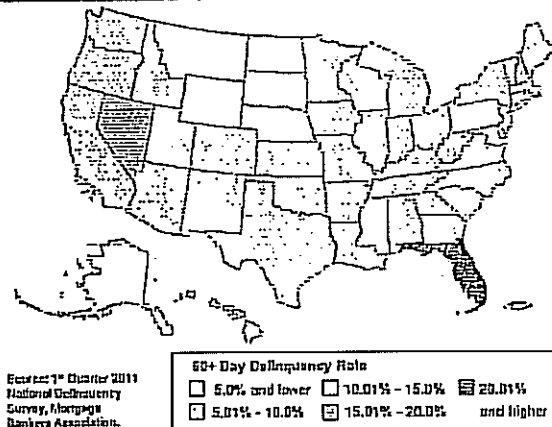
¹ Total reflects active loans and active permanent modifications.

² Includes Guam, Puerto Rico and the U.S. Virgin Islands.

Modification Activity by State



Mortgage Delinquency Rates by State



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15 Metropolitan Areas With Highest HAMP Activity

Metropolitan Area	Active Trials	Permanent Modifications	Cumulative HAMP Activity	% of HAMP Activity
Los Angeles-Long Beach-Santa Ana, CA	9,838	42,493	52,331	7.0%
New York-Northern New Jersey-Long Island, NY-NJ-PA	8,600	37,374	45,974	6.2%
Riverside-San Bernardino-Ontario, CA	6,619	32,109	38,728	5.2%
Chicago-Joliet-Naperville, IL-IN-WI MSA	6,870	31,724	38,594	5.2%
Miami-Fort Lauderdale-Pompano Beach, FL	7,511	28,786	36,277	4.9%
Phoenix-Mesa-Glendale, AZ MSA	3,879	23,536	27,415	3.7%
Washington-Arlington-Alexandria, DC-VA-MD-WV	3,844	21,125	25,069	3.4%
Atlanta-Sandy Springs-Marietta, GA	4,109	17,891	22,000	3.0%
Las Vegas-Paradise, NV	2,073	12,862	15,726	2.1%
Detroit-Warren-Livonia, MI	2,488	12,244	14,732	2.0%
San Francisco-Oakland-Fremont, CA	2,870	11,390	14,260	1.9%
Orlando-Kissimmee-Sanford, FL MSA	2,601	11,419	14,020	1.9%
Boston-Cambridge-Quincy, MA-NH	2,169	10,963	13,132	1.8%
San Diego-Carlsbad-San Marcos, CA	2,304	10,411	12,715	1.7%
Sacramento-Arden-Arcade-Roseville, CA	2,336	10,336	12,672	1.7%

Note: Total reflects active trials and active permanent modifications.

A complete list of HAMP activity for all metropolitan areas is available at <http://www.treasury.gov/initiatives/financial-stability/results/MHA-Reports/>

Call Center Volume

	Program to Date	April
Total Number of Calls Taken at 1-888-995-HOPE	2,204,638	68,217
Borrowers Receiving Free Housing Counseling Assistance Through the Homeowner's HOPE TM Hotline	1,053,685	32,915

Source: Homeowner's HOPETM Hotline.

Selected Homeowner Outreach Measures

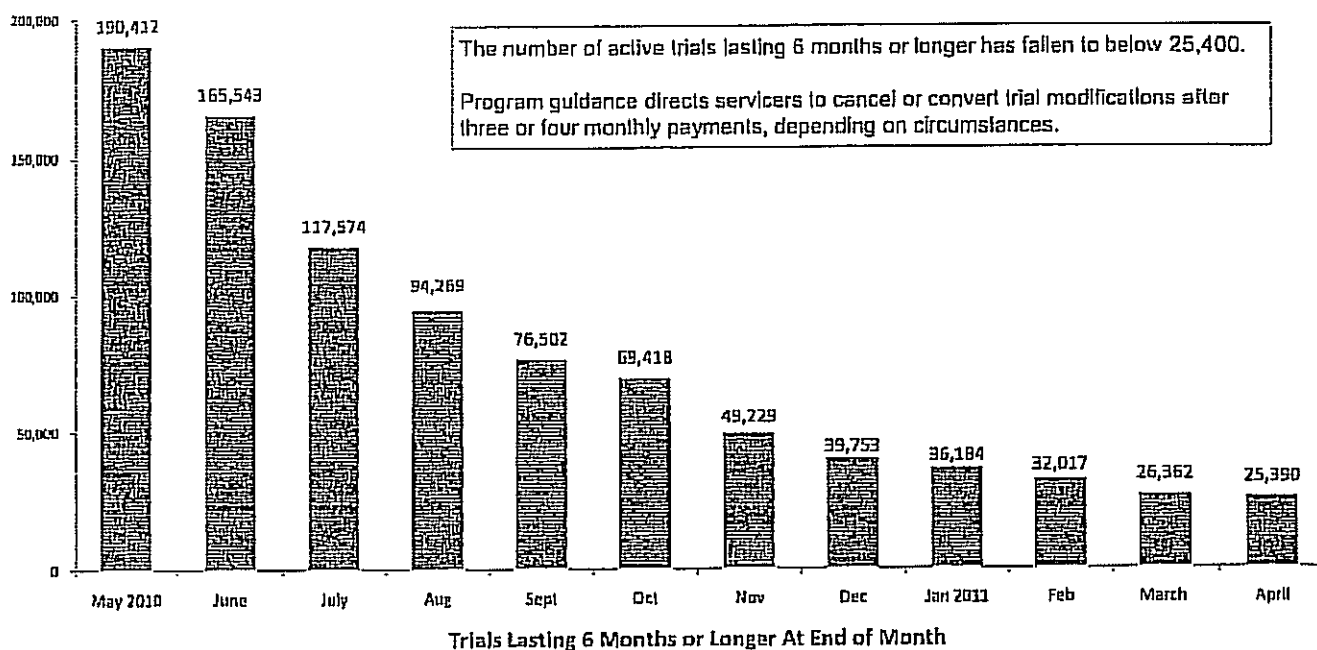
Homeowner Outreach Events Hosted Nationally by Treasury and Partners (cumulative)	53
Homeowners Attending Treasury-Sponsored Events (cumulative)	52,817
Service Solicitation of Borrowers (cumulative) ¹	7,341,705
Page views on MakingHomeAffordable.gov (April 2011)	2,181,472
Page views on MakingHomeAffordable.gov (cumulative)	117,007,802

¹ Source: Survey data provided by SPA servicers. Servicers are encouraged by HAMP to solicit information from borrowers 60+ days delinquent, regardless of eligibility for a HAMP modification. Fitch Bank of America, N.A., has excluded solicitation numbers from previous months.

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Aged Trials¹



¹ Active trials initiated at least six months ago. See page 7 for number of aged trials by servicer. These figures include trial modifications that have been converted to permanent modifications by the servicer and are pending reporting to the HAMP system of record plus some portion which may be canceled.

Making Home Affordable Servicer Results Program Performance Report Through April 2011

HAMP Modification Activity by Servicer

Servicer	As of March 31, 2011	Cumulative			As of April 30, 2011			
		Estimated Eligible Borrowers	Estimated Eligible Borrowers	Estimated Eligible Borrowers	Total Modifications Reported	Active HAMP Modifications	Active HAMP Modifications	Active Permanent Modifications
American Home Mortgage Servicing Inc.	42,190	35,443	32,206	24,739	609	3,183	812	21,709
Bank of America, NA ²	283,445	488,979	386,308	127,554	7,724	45,809	9,695	109,027
Ch2Mortgage, Inc.	71,845	176,545	130,438	50,880	893	5,811	1,544	45,459
GMAC Mortgage, LLC	30,381	72,901	60,569	43,051	1,092	3,512	82	37,580
J.P. Morgan Chase Bank, NA ³	160,406	306,693	247,686	95,440	5,843	25,454	2,483	79,516
Litton Loan Servicing LP	36,369	41,701	36,846	11,187	735	2,297	166	9,205
Ocean Loan Servicing, LLC	36,243	47,219	44,145	33,075	903	4,484	1,016	26,632
OneWest Bank	32,490	88,564	51,501	27,284	968	3,353	254	24,482
Select Portfolio Servicing	8,251	67,301	41,480	21,636	283	1,283	99	18,482
Wells Fargo Bank, NA ⁴	137,218	311,911	226,702	96,086	3,650	12,816	1,790	86,235
Other SPA Servicers ⁵	102,039	202,143	205,669	97,459	3,376	11,825	2,247	86,303
Other GSE Servicers ⁶	154,274	NA	124,184	70,562	2,935	16,113	5,222	63,095
Total	1,095,151	1,019,480	1,588,034	689,053	28,011	135,940	25,380	608,615

¹ Estimated eligible 60+ day delinquent borrowers as reported by servicers as of March 31, 2011. Include those in conventional loans:

- in foreclosure and bankruptcy,
- with a current unpaid principal balance less than \$729,750 on a one-unit property, \$834,250 on a two-unit property, \$1,129,250 on a three-unit property and \$1,403,400 on a four-unit property,
- on a property that was owner-occupied at origination,
- originated on or before January 1, 2009.

Estimated eligible 60+ day delinquent borrowers excludes:

- Those in FHA and VA loans,
- Those in loans that are current or less than 60 days delinquent, which may be eligible for HAMP if a borrower is in imminent default,
- Those borrowers with debt-to-income ratios less than 31% or a negative NPV test.

- Owners of vacant properties or properties otherwise excluded,
- HAMP Totals and Permanent Modifications disqualified from HAMP (exclusion effective March 2011),
- Unemployed borrowers,

² Excludes (a) DTI and NPV was estimated using market analytics, as reported in the weekly servicer survey of large SPA servicers through April 28, 2011. Bank of America has restated number of total offers extended from previous month.

³ As reported into the HAMP system of record by servicers. Excludes FHA-HAMP modifications. Subject to adjustment based on servicer reconciliation of Helix loan files. Totals reflect impact of servicing transfers. Servicers may enter new trial modifications into the HAMP system of record at any time.

⁴ These figures include trial modifications that have been converted to permanent modifications by the servicer and are pending reporting to

the HAMP system of record.

⁵ Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wholesale Credit Corporation.

⁶ J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

⁷ Wells Fargo Bank, NA includes all loans previously reported under Washington Mortgage, FSB.

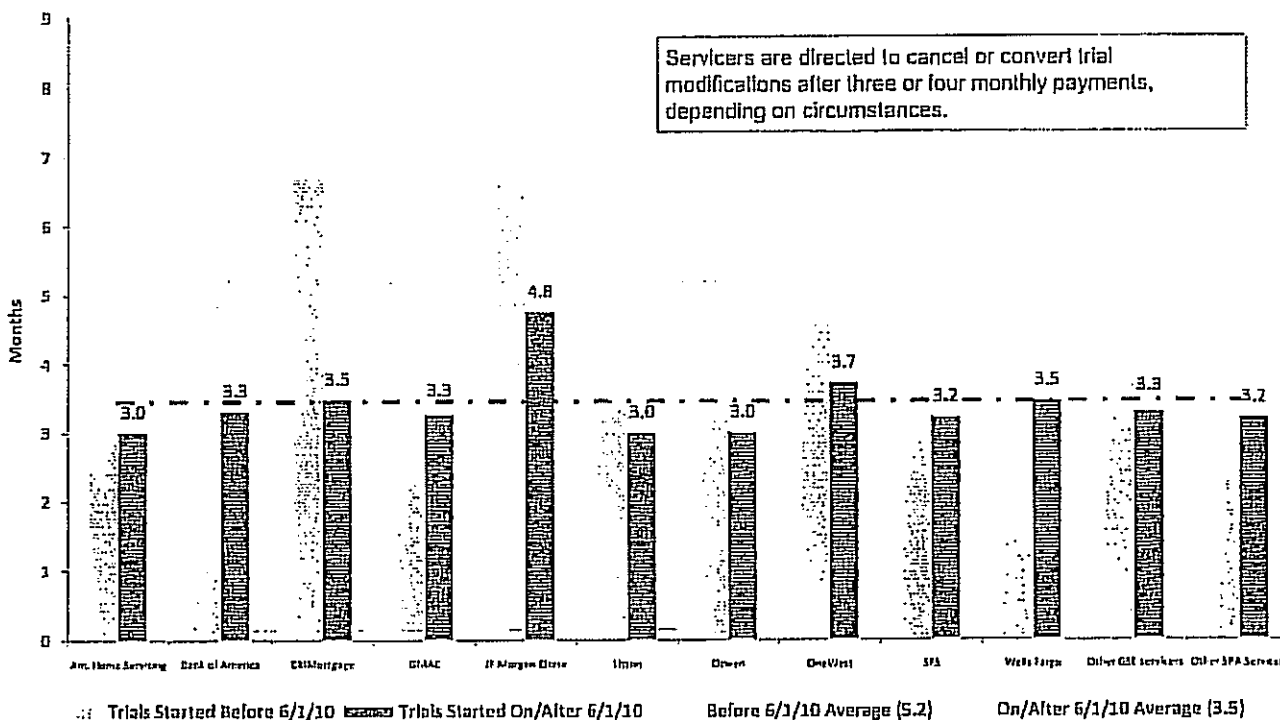
⁸ Other SPA servicers are entities excluding the 10 largest servicers, by cap amount, that have signed participation agreements with Treasury and Freddie Mac. A full list of participating servicers is in Appendix A. New trials reported since March includes the impact of consolidating some servicers that were itemized in the March report.

⁹ Includes servicers of loans owned or guaranteed by Freddie Mac and Freddie Mac. Includes GSE loans transferred from SPA servicers.

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Length of Trial Upon Conversion

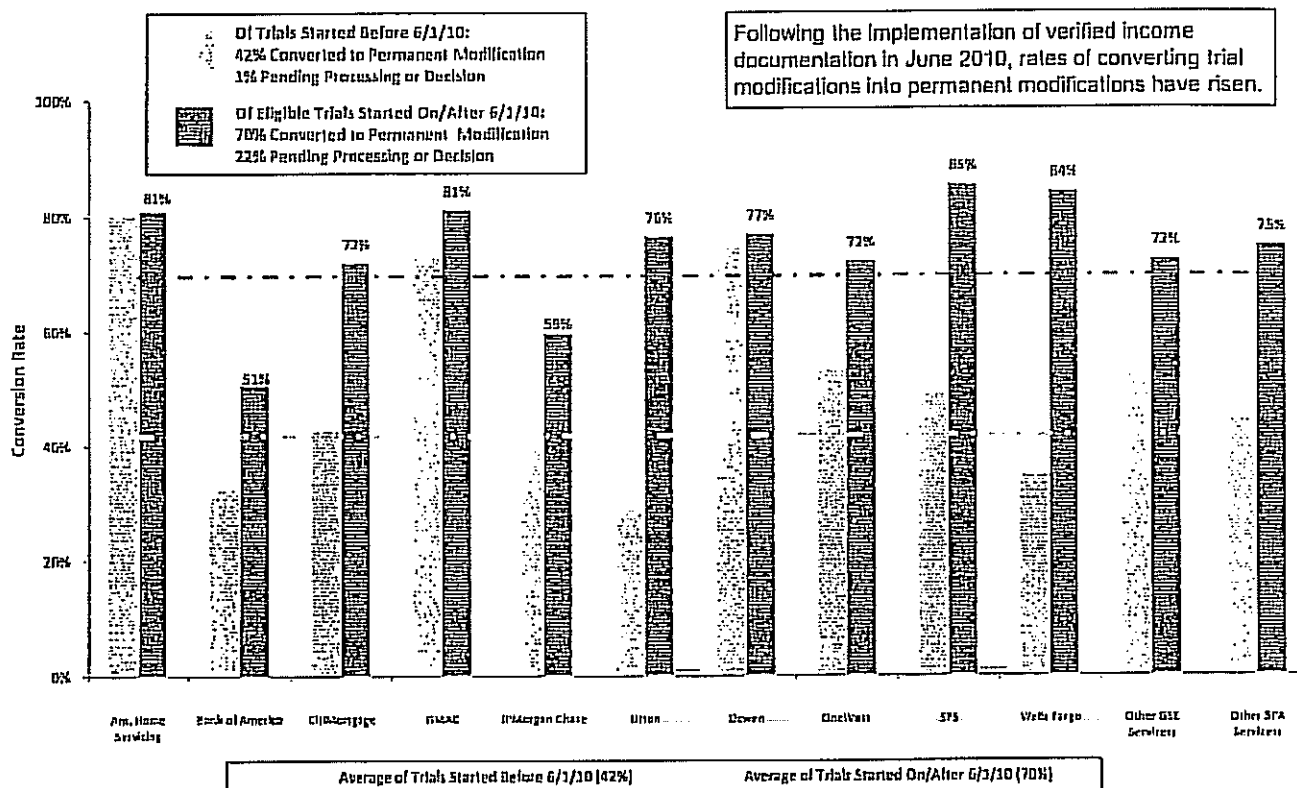


¹ For all permanent modifications started.

Note: Per program guidelines, effective June 1, 2010 all trials must be started using verified income. Prior to June 1, some servicers initiated trials using stated income information.

Making Home Affordable Servicer Results Program Performance Report Through April 2011

Conversion Rate¹



Note: Per program guidelines, effective June 1, 2010 all trials must be started using verified income. Prior to June 1, some servicers initiated trials using stated income information.

¹ As measured against trials eligible to convert—those three months in trial, or four months if the borrower was at risk of imminent default at trial modification start. Permanent modifications transferred among servicers are credited to the originating servicer. Trial modifications transferred are reflected in the current servicer's population.

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Disposition Path **Homeowners in Canceled HAMP Trial Modifications** **Survey Data Through March 2011 (10 Largest Servicers)**

Homeowners Whose HAMP Trial Modification Was Canceled Who Are in the Process of:

Servicer	Action Pending ¹	Action Not Allowed — Bankruptcy In Process	Borrower Current	Alternative Modification	Payment Plan ²	Short Sale/Deed-In-Loan Payoff	Foreclosure Starts	Foreclosure Completions	Total (As of March 2011)	
American Home Mortgage Servicing Inc.	433	64	165	2,237	31	115	223	546	67	3,879
Bank of America, NA ³	43,395	6,408	29,114	71,745	475	3,347	14,661	31,044	7,076	208,665
Ch2Mortgage Inc.	17,140	3,718	5,656	29,450	1,008	1,480	3,767	9,631	2,091	71,941
GMAC Mortgage, LLC	1,640	440	1,113	5,941	217	364	863	1,676	1,326	19,500
JP Morgan Chase Bank NA ⁴	8,230	803	4,185	58,227	531	4,475	6,045	22,864	10,529	115,989
Wilton Loan Servicing LP	1,853	577	1,069	13,454	273	157	1,211	1,502	884	21,760
Owen Loan Servicing, LLC	387	108	377	2,474	305	32	301	1,698	530	6,290
OneWest Bank	612	859	645	10,148	369	26	993	3,998	3,131	20,701
Select Portfolio Servicing	1,428	520	1,485	5,657	414	958	631	2,098	2,551	15,743
Wells Fargo Bank NA ⁵	1,023	760	13,401	50,538	983	10,376	4,353	17,222	11,142	119,679
TOTAL (These 10 Largest Servicers)	76,939 12.9%	14,257 2.4%	58,090 9.7%	257,872 43.2%	4,684 0.8%	21,331 3.6%	31,048 5.2%	93,179 15.6%	39,147 6.6%	596,647 100.0%

The most common causes of trial cancellations from all servicers are:

- Insufficient documentation
- Trial plan payment default
- Ineligible borrower: first lien housing expense is already below 31% of household income

Notes: Data is as reported by servicers for actions completed through March 31, 2011. Survey data is not subject to the same data quality checks as data uploaded into the HAMP system of record.

¹ Trial loans that have been canceled, but no further action has yet been taken.

² An arrangement with the borrower and servicer that does not involve a formal loan modification.

³ Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wholesale Credit Corporation.

⁴ JP Morgan Chase Bank, NA includes JPM Mortgage Corporation.

⁵ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage, FSB.

Notes: Excludes loan delinquencies pending data corrections and loans otherwise removed from servicing portfolio.

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Disposition Path **Homeowners Not Accepted for HAMP Trial Modifications** **Survey Data Through March 2011 (10 Largest Servicers)**

Homeowners Not Accepted for a HAMP Trial Modification Who Are in the Process of:

Servicer	Action Pending ¹	Action Not Allowed - In Process	Borrower Current	Alternative Modification	Payment Plan ²	Short Sale/Deed-In-Loan Payoff	Foreclosure Starts	Foreclosure Completions	Total (As of March 2011)
American Home Mortgage Servicing Inc.	1,319	758	6,136	24,408	680	725	1,337	5,136	41,399
Bank of America, NA ³	37,259	6,819	59,960	66,672	1,460	3,777	29,543	54,097	289,713
Ch2Mortgage Inc.	22,016	8,079	23,181	27,441	5,504	13,085	1,859	7,759	114,711
GMAC Mortgage, LLC	23,436	6,650	36,764	41,115	4,234	3,140	7,422	20,572	155,726
JP Morgan Chase Bank NA ⁴	77,269	4,542	86,997	118,608	1,563	38,996	17,731	51,057	413,800
Union Loan Servicing LP	6,312	3,270	9,685	20,051	1,022	658	4,129	5,889	54,735
Owen Loan Servicing, LLC	8,008	1,972	16,551	32,056	7,260	1,547	5,222	16,362	97,126
OneWest Bank	5,290	3,107	25,228	11,709	2,310	975	3,270	13,569	72,829
Select Portfolio Servicing	2,405	331	2,676	3,497	371	417	444	1,638	12,574
Wells Fargo Bank NA ⁵	14,320	4,229	44,548	56,782	1,910	13,053	12,038	17,768	178,509
TOTAL (These 10 Largest Servicers)	197,626 13.6%	39,937 2.8%	325,734 22.8%	402,339 28.1%	26,334 1.8%	76,365 5.3%	82,995 5.8%	194,637 13.6%	1,431,422 100.0%

The most common causes of trials not accepted from all servicers are:

- Insufficient documentation
- Ineligible borrower: first lien housing expense is already below 31% of household income
- Ineligible mortgage

Note: Data is as reported by servicers for actions completed through March 31, 2011. Survey data is not subject to the same data quality checks as data uploaded into the HAMP system of record.

¹ Homeowners who were not approved for a HAMP trial modification, but no further action has yet been taken.

² An arrangement with the borrower and servicer that does not involve a formal loan modification.

³ Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wholey Credit Corporation.

⁴ JP Morgan Chase Bank, NA includes EMC Mortgage Corporation.

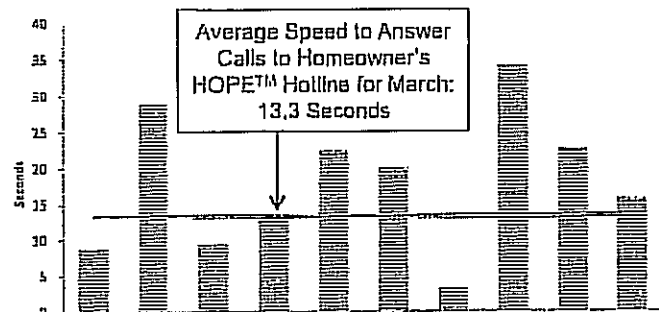
⁵ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage, FSB.

Note: Excludes loans removed from pending portfolios.

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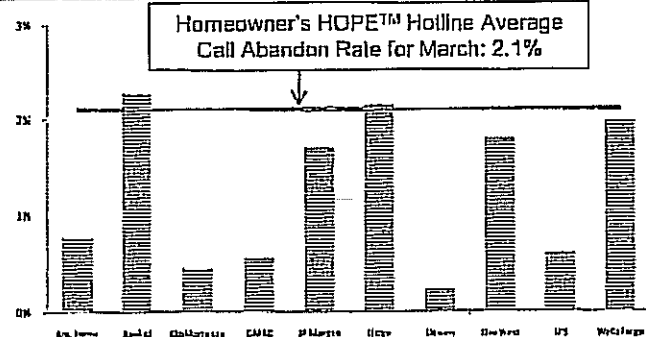
Homeowner Experience (10 Largest Servicers)

Average Speed to Answer Homeowner Calls (March)



Source: Survey data through March 31, 2011 from servicers on call volume to loan mitigation lines; Homeowner's HOPE™ Hotline.

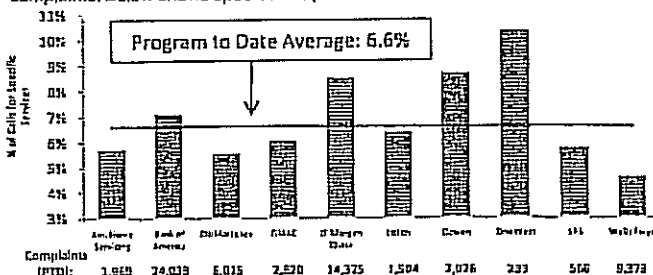
Call/Abandon Rate (March)



Source: Survey data through March 31, 2011 from servicers on call volume to loan mitigation lines; Homeowner's HOPE™ Hotline.

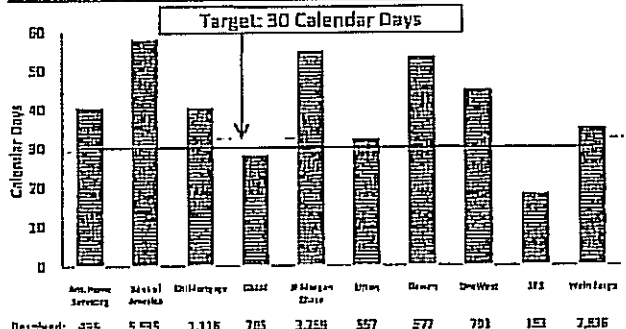
Servicer Complaint Rate to Homeowner's HOPE™ Hotline (Program to Date Through April)

Program to date, there have been 1,084,223 calls to the Homeowner's HOPE™ Hotline regarding a specific SPA servicer, of which 6.6% included complaints. Below shows specific complaint rates.



Source: Homeowner's HOPE™ Hotline.
Note: Complaint rate is the share of a specific servicer's call volume that are complaints (e.g., low offer rate about OneWest, 10.4% of calls about OneWest).

Servicer Time to Resolve Third-Party Escalations (Program to Date Through April)



Resolved: 435 Cases (PTD)

Source: HARP Solutions Center. Target of 30 calendar days, effective Feb. 1, 2011, includes an estimated 3 days of processing by HARP Solutions Center.

Making Home Affordable Servicer Results Page 14 of 40 **Program Performance Report Through April 2011**

Modifications by Investor Type (Large Servicers)

Servicer	QSE	PRIMA	Portfolio	Total Active Modifications
American Home Mortgage Servicing Inc.	1,299	23,590	3	24,892
Bank of America, NA ¹	91,283	55,510	8,843	155,636
CitiMortgage, Inc.	30,013	4,517	16,740	51,270
GMAC Mortgage, LLC	23,800	6,042	11,250	41,092
JP Morgan Chase NA ²	40,123	38,574	18,273	194,970
Liton Loan Servicing LP	87	11,404	11	11,502
Ocean Loan Servicing, LLC	7,145	23,835	136	31,116
OneWest Bank	13,279	12,423	2,133	27,835
Select Portfolio Servicing	510	10,750	2,515	19,776
Wells Fargo Bank, NA ³	40,380	14,029	35,542	99,951
Other HAMP Servicers	130,388	32,942	14,086	177,416
Total	394,307	239,616	110,632	744,555

¹Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wholesale Credit Corporation.

²J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

³Wells Fargo Bank, NA includes all loans previously reported under Wells Fargo Mortgage, FSI.

Note: Figures reflect active loans and active permanent modifications.

MHA Servicer Assessment Document 69-9 Filed 08/08/11 Page 15 of 40

Overview

Background

Since the Making Home Affordable Program's (MHA) inception in the spring of 2009, Treasury has monitored the performance of participating mortgage servicers. Treasury has been publicly reporting information about servicer performance through two types of data: compliance data, which reflects servicer compliance with specific MHA guidelines; and program results data, which reflects how timely and effectively servicers assist eligible homeowners and report program activity.

When MHA began, most servicers did not have the staff, procedures, or systems in place to respond to the volume of homeowners struggling to pay their mortgages, or to respond to the housing crisis generally. Very few mortgage modifications were even occurring. Treasury sought to get servicers to join MHA and to improve their operations quickly, so as to implement a national mortgage modification program.

Through ongoing compliance reviews, Treasury has required participating servicers to take specific actions to improve their servicing processes. While the servicers have improved their performance, they still have more progress to make. Toward that end, Treasury is publishing servicer assessments for each of the 10 largest servicers participating in MHA. Not only will the assessments provide more transparency to the public about servicer performance in the program, but the assessments are also intended to encourage servicers to correct identified instances of non-compliance.

Servicer participation in MHA is voluntary, based on a contract with Treasury. Although Treasury does not regulate these institutions and does not have the authority to impose fines or penalties, Treasury can, pursuant to the contract, take certain remedial actions against servicers not in compliance with MHA guidelines. Such remedial actions include requiring servicers to correct identified instances of non-compliance, as noted above. In addition, Treasury can implement financial remedies such as withholding incentive payments owed to servicers. Such incentive payments, which are the only payments Treasury makes for the benefit of servicers under the program, include payments for every successful permanent modification under the

Home Affordable Modification Program, and payments for completed short sale/deed-in-lieu pursuant to the Home Affordable Foreclosure Alternative Program.

It is important to note that Treasury's compliance work related to MHA applies only to those servicers that have agreed to participate in MHA for mortgage loans that are not owned or guaranteed by Fannie Mae or Freddie Mac (Government Sponsored Enterprises, or GSEs). Treasury cannot and does not perform compliance reviews of (1) mortgage loans or activities that fall outside of MHA, (2) GSE loans or (3) those loans insured through the Federal Housing Administration. For each servicer, the loans that are eligible for MHA represent only a portion of that servicer's overall mortgage servicing operation.

Treasury's foremost goal is to assist struggling homeowners who may be eligible for MHA. These servicer assessments set a new benchmark for providing detailed information about how mortgage servicers are performing against key metrics. But, in addition to this direct effect, MHA has had an important indirect effect on the market as well. MHA has established standards that have improved mortgage modifications across the industry, and has led to important changes in the way mortgage servicers assist struggling homeowners generally. These changes include standards for how mortgage modifications should be designed so that they are sustainable, standards for communications with homeowners so that the process is as efficient and as understandable as possible, and a variety of standards for protecting homeowners, such as prohibitions on "dual tracking" — simultaneously evaluating a homeowner for a modification while proceeding to foreclose. Going forward, Treasury hopes these assessments will also set the standard for transparency about mortgage servicer efforts to assist homeowners.

Below are general descriptions of the data, the evaluation process, and the consequences for servicers needing improvement.

(Continued on next page)

MHA Servicer Assessment

Overview

The Performance Data: Compliance and Program Results

Freddie Mac, acting as Treasury's compliance agent for MHA, has created a separate division known as Making Home Affordable-Compliance (MHA-C) to evaluate servicer performance through audits of program compliance. MHA-C tests and evaluates a range of servicer activities for compliance with MHA guidelines. Once MHA-C's reviews are complete, MHA-C shares its results with the servicers and identifies areas that need remediation. Each compliance activity tested falls into one of three overall compliance categories – Identifying and Contacting Homeowners, Homeowner Evaluation and Assistance, and Program Management, Reporting and Governance. The compliance results shared with the servicers are then used to generate the servicer assessments.

The assessments highlight particular compliance activities tested by MHA-C that had significant impact on homeowners and include for those highlighted activities a one-star, two-star, or three-star rating for the most recent evaluations. One star means the servicer did not meet Treasury's benchmark required for that particular activity, and the servicer needs substantial improvement in its performance of that activity. Two stars mean the servicer did not meet Treasury's benchmark required for that particular activity, and the servicer needs moderate improvement in its performance of that activity. Three stars mean the servicer met Treasury's benchmark required for that particular activity, but the servicer may nonetheless need minor improvement in its performance of that activity.

Although the compliance reviews emphasize objective measurements and observed facts, compliance reviews still involve a certain level of judgment. Compliance reviews are also retrospective in nature – looking backward, not forward, which means that activities identified as needing improvement in a given quarter may already be under remediation by the servicer. In addition, not every compliance activity is evaluated every quarter, which means that a rating from one quarter might carry forward to the subsequent quarter's assessment if that activity was not retested in that subsequent quarter. Finally, the compliance reviews use "sampling" as a testing methodology. Sampling, an industry-accepted auditing technique, looks at a subset of a particular population of activity transactions, rather than the entirety of the population of activity transactions, to extrapolate a servicer's overall performance in that particular activity.

In addition to the ratings for compliance data, the assessments also include

program results metrics. Fannie Mae, acting as Treasury's program administrator for MHA, collects servicer data used to measure program results. These metrics are key indicators of how timely and effectively servicers assist eligible homeowners under MHA guidelines and report program data. Although the servicers are not given an overall rating for this data, the results metrics nonetheless compare a servicer's performance for a given quarter against the "best" and "worst" performing servicer of the 10 largest servicers participating in the program. The results metrics provide a snapshot of how each of these servicers compares in specific areas under MHA.

The Determination Process: Results of the Data

Treasury reviews the compliance data and ratings, the program results metrics, and other relevant factors affecting servicer performance in determining whether a servicer needs substantial improvement, moderate improvement, or minor improvement to its performance under MHA guidelines. The assessments summarize the significant factors impacting those decisions. Based on those assessments, Treasury takes remedial action against servicers. Page 16 summarizes the overall level of improvement needed for each servicer.

Consequences for Servicers

For servicers in need of substantial improvement, Treasury will, absent extenuating circumstances, withhold financial incentives owed to those servicers until they make certain identified improvements. In certain cases, particularly where there is a failure to correct identified problems within a reasonable time, Treasury may also permanently reduce the financial incentives. Servicers in need of moderate improvement will be subject to withholding in the future if they fail to make certain identified improvements. All withholdings apply only to incentives owed to servicers for their participation in MHA; these withholdings do not apply to incentives paid to servicers for the benefit of homeowners or investors.

Additional Information

See the "Metrics Description" on page 37 for a description of each of the compliance and results metrics presented in the assessments. For more information on the assessments, please visit: www.FinancialStability.gov.

MHA Servicer Assessment 69-9 Filed 08/08/11 Page 17 of 40

Overview

Servicer Assessment Results

The following table details the results of the Servicer Assessments, based on compliance and program results:

Improvement Needed	Servicer Name
Substantial	Bank of America, NA J.P. Morgan Chase Bank, NA Ocwen Loan Servicing, LLC Wells Fargo Bank, NA
Moderate	American Home Mortgage Servicing, Inc. CitiMortgage, Inc. GMAC Mortgage, LLC Litton Loan Servicing LP OneWest Bank Select Portfolio Servicing

Beginning this month, Treasury will withhold servicer incentives owed to three of the four servicers requiring substantial improvement until those servicers make certain identified improvements.¹

For those servicers requiring moderate improvement, Treasury is not withholding servicer incentives for this quarter. However, those servicers that fail to improve those areas identified will be subject to servicer incentive withholding in the future.

No servicer has been identified as needing only minor improvement for this quarter.

Please refer to the following MHA Servicer Assessment pages for further detail on the First Quarter 2011 servicer assessment results.

¹Treasury will not withhold servicer incentives owed to Ocwen Loan Servicing, LLC for this quarter. Because Ocwen's compliance results for the first quarter 2011 were substantially and negatively affected by its acquisition of a large servicing portfolio during the compliance testing period, Treasury determined that withholding servicer incentives was not warranted for this quarter. Treasury will withhold servicer incentives from Ocwen if future compliance results do not indicate improvements.

MLA Services Assessment American Home Mortgage Servicing Inc.
Compliance Results

Deerlijk!

- * These results reflect the results of compliance reviews of the provider's adherence to MHA Program Requirements.
- * Quantitative results reflect percentages of tests that did not have a defined outcome.
- * Providers are rated qualitatively on the effectiveness of their internal controls in the three Performance Categories as well as for each quantitative result.

+ Services are rated qualitatively on the effectiveness of the program		Last quarter 2017	
Performance Category	Metric	Penalty	Score
Identifying and Contacting Homeowners Assesses whether the service identifies and communicates appropriately with potentially eligible MHA homeowners.	Second Look % Disagree Percentage of loans reviewed where MHA did not agree with the servicer's loan determination	< 4%	100%
	Second Look % Unable to Determine Percentage of loans reviewed where MHA-C was not able to conclude on the servicer's loan determination	< 10%	95%
	Internal Controls for Identifying and Contacting Homeowners MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	95%
Homeowner Evaluation and Assistance Assesses whether servicer correctly evaluates homeowners' eligibility for MHA programs, communicates decisions in a timely manner, and accurately executes appropriate MHA activities.	Income Calculation Error % Percentage of loans for which MHA-C's income calculation differs from the servicer's by more than 1%	< 5%	100%
	Internal Controls for Homeowner Evaluation and Assistance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	95%
Program Management, Reporting, and Governance Assesses whether the servicer has effective program management, governance processes, and timely and correct submission of program reports and program information.	Incentive Payment Data Errors Average percentage of difference in calculated fees resulting from data discrepancies between servicer files and the loan system record	< 5%	100%
	Internal Controls for Program Management, Reporting, and Governance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	95%

1 - Nothing carried forward from prior quarters

Rating Legend

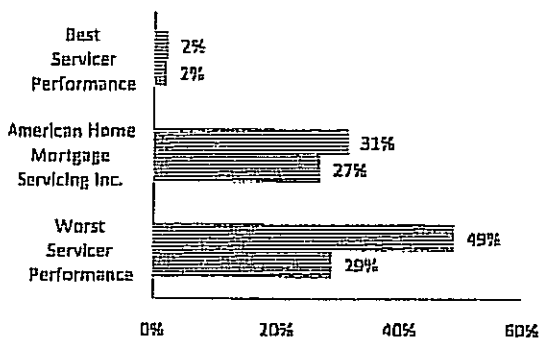
Met benchmark; minor improvement may be indicated
Did not meet benchmark; moderate improvement needed
Did not meet benchmark; substantial improvement needed

Result

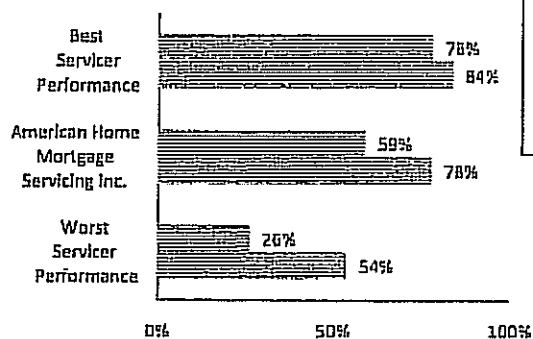
- + American Home Mortgage Servicing Inc. has areas requiring moderate improvement.
- + After considering all relevant factors, American Home Mortgage Servicing Inc. servicer incentives will not be withheld at this time.
- + Withholding may commence next quarter if American Home Mortgage Servicing Inc. fails to demonstrate improvement in the next assessment.

MHA Servicer Assessment American Home Mortgage Servicing Inc. Program Results

Aged Trials as a Percentage of Active Trials



Conversion Rate for Trials Started On or After 6/1/2010

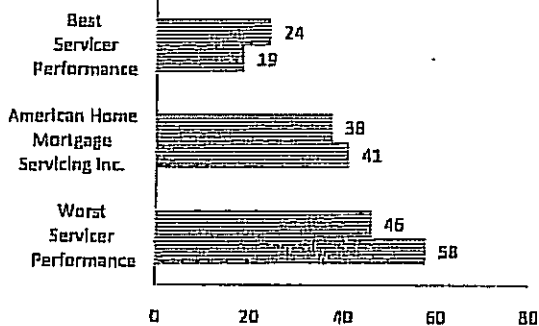


Results as of:

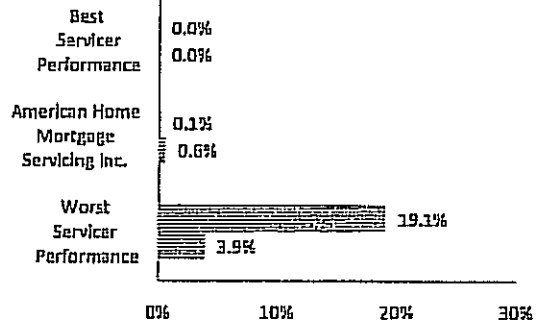
Dec. 2010

March 2011

Average Calendar Days to Resolve Escalated Cases



Missing Modification Status Reports (%)













Note: the best and worst performance reflect the best and worst result of the largest 10 servicers for the period. See appendix for descriptions of the metrics.

MHA Services Assessment Bank of America, NA




Compliance Results

Overview

- These metrics reflect the results of compliance reviews of the servicer's adherence to MHA Program Requirements.
- Quantitative results reflect percentages of tests that did not have a desired outcome.
- Servicers are rated qualitatively on the effectiveness of their internal controls in the three Performance Categories as well as for each quantitative result.

		First Quarter 2011	
Performance Category	Metric	Benchmark	Significant Improvement
 Identifying and Contacting Homeowners Assesses whether the servicer identifies and communicates appropriately with potentially eligible MHA homeowners.	Second Look % Disagree Percentage of loans reviewed where MHA did not agree with the servicer's MHA determination.	< 4%	
	Second Look % Unable to Determine Percentage of loans reviewed where MHA was not able to conclude on the servicer's MHA determination.	< 10%	
	Internal Controls for Identifying and Contacting Homeowners MHA-C assesses whether servicer business practices are conducted effectively and in accordance with MHA guidelines.	***	
 Homeowner Evaluation and Assistance Assesses whether servicer correctly evaluates homeowners' eligibility for MHA program, communicates decisions in a timely manner, and accurately executes appropriate MHA activities.	Income Calculation Error % Percentage of loans for which MHA-C's income calculations differ from the servicer's by more than 5%.	< 5%	
	Internal Controls for Homeowner Evaluation and Assistance MHA-C assesses whether servicer business practices are conducted effectively and in accordance with MHA guidelines.	***	
 Program Management, Reporting, and Governance Assesses whether the servicer has effective program management, governance processes, and timely and correct submission of program reports and program information.	Incentive Payment Data Errors Average percentage of errors in calculated incentives resulting from data discrepancies between servicer files and the MHA system record.	< 5%	
	Internal Controls for Program Management, Reporting, and Governance MHA-C assesses whether servicer business practices are conducted effectively and in accordance with MHA guidelines.	***	

1 - Rating carried forward from prior quarter

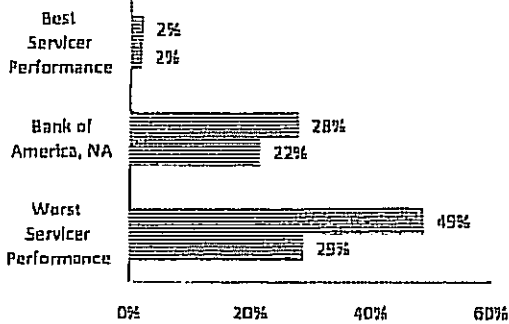
Rating Legend	
	Met benchmark; minor improvement may be indicated
	Did not meet benchmark; moderate improvement needed
	Did not meet benchmark; substantial improvement needed

Result

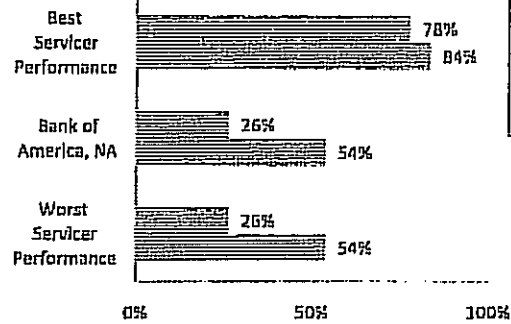
- Bank of America, NA has areas requiring substantial improvement.
- After considering all relevant factors, Bank of America, NA servicer incentives will be withheld at this time.
- Permanent reductions of incentives may commence in subsequent quarters if Bank of America, NA fails to demonstrate improvement.

MHA Servicer Assessment Bank of America, NA Program Results

Aged Trials as a Percentage of Active Trials



Conversion Rate for Trials Started On or After 6/1/2010

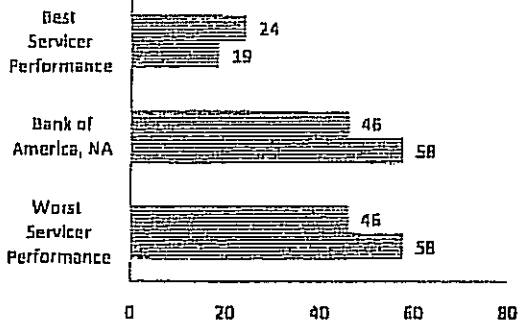


Results as of:

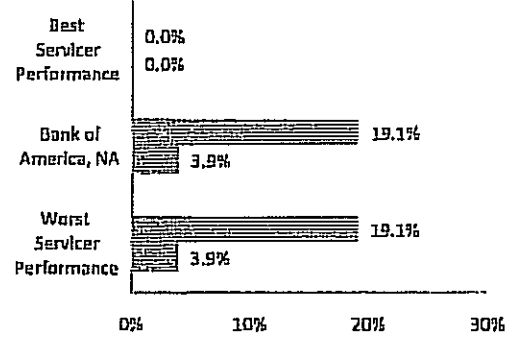
Dec. 2010

March 2011

Average Calendar Days to Resolve Escalated Cases



Missing Modification Status Reports (%)






Note: the best and worst performance reflect the best and worst result of the largest 10 servicers for the period. See appendix for descriptions of the metrics.




MHA Servicer Assessment: CitiMortgage, Inc. Page 22 of 40

Compliance Results

Overview

- These metrics reflect the results of compliance reviews of the servicer's adherence to MHA Program Requirements.
- Quantitative results reflect percentages of tests that did not have a desired outcome.
- Servicers are rated qualitatively on the effectiveness of their internal controls in the three Performance Categories as well as for each quantitative result.

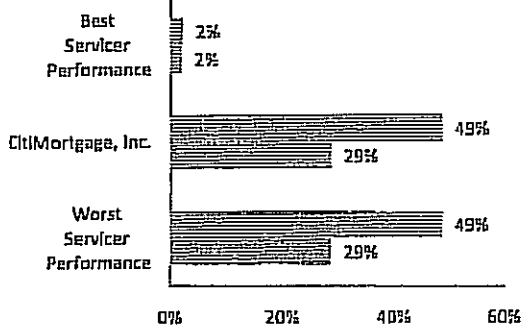
Performance Category	Metric	Benchmark	First Quarter 2011	
			Score/Pass/Fail	Rating
 Identifying and Contacting Homeowners Assesses whether the servicer identifies and communicates appropriately with potentially eligible MHA homeowners.	Second Look % Discrepan Percentage of loans reviewed where MHA-C did not agree with the servicer's MHA determination	< 4%	100%	***
	Second Look % Unable to Determine Percentage of loans reviewed where MHA-C was unable to conclude on the servicer's MHA determination	< 10%	100%	**
	Internal Controls for Identifying and Contacting Homeowners MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	100%	***
 Homeowner Evaluation and Assistance Assesses whether servicer correctly evaluates homeowners' eligibility for MHA programs, communicates decision in a timely manner, and accurately executes appropriate MHA activities.	Income Calculation Error % Percentage of loans for which MHA-C's income calculation differs from the servicer's by more than 5%	< 5%	100%	***
	Internal Controls for Homeowner Evaluation and Assistance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	100%	***
 Program Management, Reporting, and Governance Assesses whether the servicer has effective program management, governance processes, and timely and correct submission of program reports and program information.	Incentive Payment Data Error Average percentage of differences in calculated incentives resulting from data discrepancies between servicer files and the MHA system of record	< 5%	93%	**
	Internal Controls for Program Management, Reporting, and Governance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	100%	***

Rating Legend	
	Met benchmark; minor improvement may be indicated
	Did not meet benchmark; moderate improvement needed
	Did not meet benchmark; substantial improvement needed

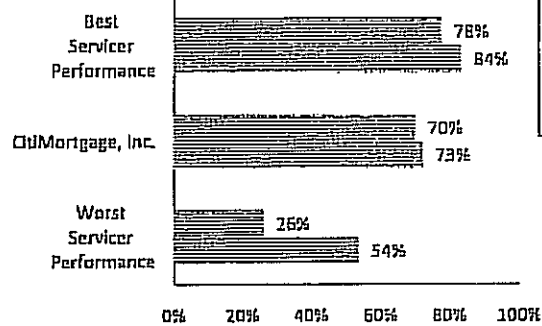
Result
<ul style="list-style-type: none"> + CitiMortgage, Inc. has areas requiring moderate improvement. + After considering all relevant factors, CitiMortgage, Inc. servicer incentives will not be withheld at this time. + Withholding may commence next quarter if CitiMortgage, Inc. fails to demonstrate improvement in the next assessment.

MHA Servicer Assessment: CitiMortgage, Inc. Page 23 of 40 Program Results

Aged Trials as a Percentage of Active Trials



Conversion Rate for Trials Started On or After 6/1/2010

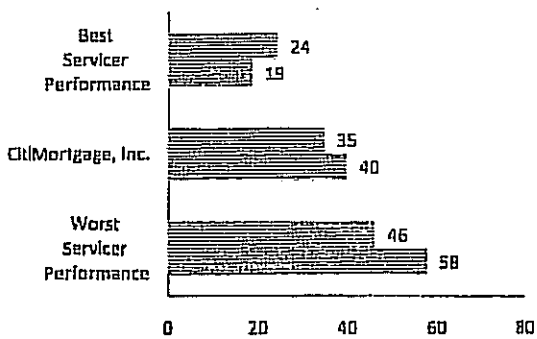


Results as of:

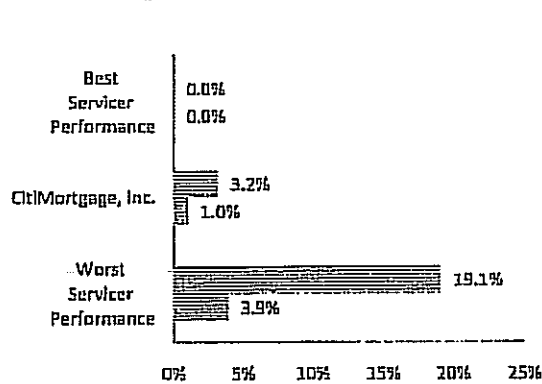
Dec. 2010

March 2011

Average Calendar Days to Resolve Escalated Cases



Missing Modification Status Reports (%)



Note: the best and worst performance reflect the best and worst result of the largest 10 servicers for the period. See appendix for descriptions of the metrics.

23


MAKING IT REAL AFFORDABLE

MHA Servicer Assessment, GMAC Mortgage, LLC Page 24 of 40




Compliance Results

Overview

- These metrics reflect the results of compliance reviews of the servicer's adherence to MHA Program Requirements.
- Quantitative results reflect percentages of tests that did not have a desired outcome.
- Servicer are rated qualitatively on the effectiveness of their internal controls in the three Performance Categories as well as for each quantitative result.

Performance Category	Metric	Benchmark	First Quarter 2011	
			Score	Rating
 Identifying and Contacting Homeowners Assesses whether the servicer identifies and communicates appropriately with potentially eligible MHA homeowners.	Second Look N Disagree Percentage of loans reviewed where MHA-C did not concur with the servicer's N/A determination	< 4%	67%	2*
	Second Look N Unable to Determine Percentage of loans reviewed where MHA-C was not able to concur on the servicer's N/A determination	< 10%	0%	2**
	Internal Controls for Identifying and Contacting Homeowners MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	72%	2*
 Homeowner Evaluation and Assistance Assesses whether servicer correctly evaluates homeowners' eligibility for MHA programs, communicates decisions in a timely manner, and accurately executes appropriate MHA activities.	Income Calculation Error N Percentage of loans for which MHA-C's income calculation differs from the servicer's by more than 5%	< 5%	60%	2*
	Internal Controls for Homeowner Evaluation and Assistance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	72%	2*
 Program Management, Reporting, and Governance Assesses whether the servicer has effective program management, governance processes, and timely and correct submission of program reports and program information.	Intensive Payment Data Errors Average number of intensive calculated discrepancies resulting from data discrepancies between servicer files and the MHA system of record	< 5%	74%	2*
	Internal Controls for Program Management, Reporting, and Governance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	72%	2*

1 - Rating carried forward from prior quarter

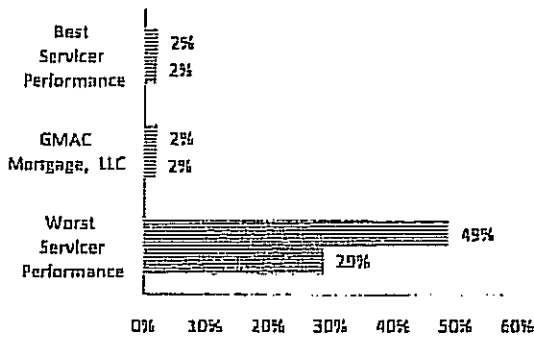
Rating Legend	
	Met benchmark; minor improvement may be indicated
	Did not meet benchmark; moderate improvement needed
	Did not meet benchmark; substantial improvement needed

Result

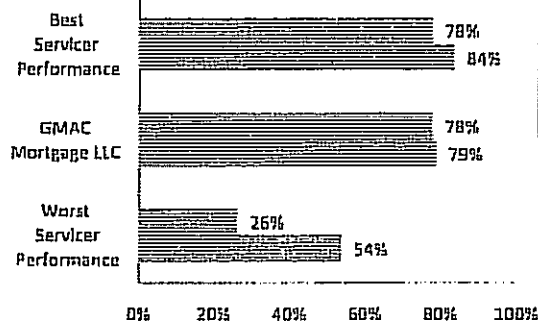
- GMAC Mortgage, LLC has areas requiring moderate improvement.
- After considering all relevant factors, GMAC Mortgage, LLC servicer incentives will not be withheld at this time.
- Withholding may commence next quarter if GMAC Mortgage, LLC fails to demonstrate improvement in the next assessment.

MHA Servicer Assessment: GMAC Mortgage, LLC Program Results

Aged Trials as a Percentage of Active Trials



Conversion Rate for Trials Started On or After 6/1/2010

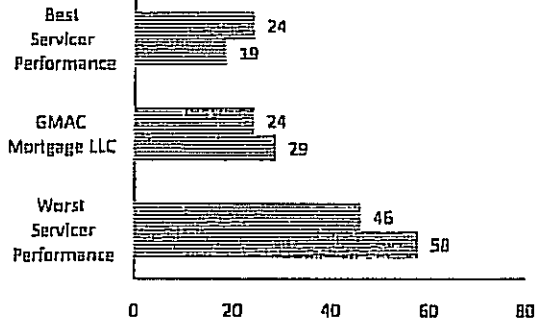


Results as of:

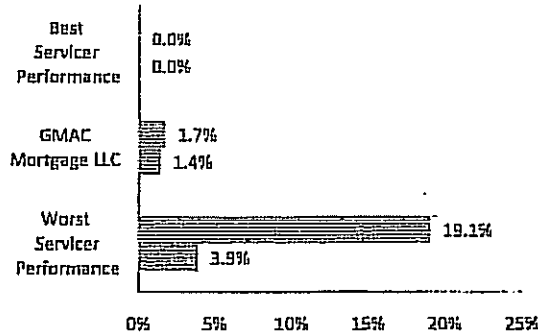
Dec. 2010

March 2011

Average Calendar Days to Resolve Escalated Cases



Missing Modification Status Reports (%)






Note: the best and worst performance reflect the best and worst result of the largest 10 servicers for the period. See appendix for descriptions of the metrics.




MHA Servicer Assessment: J.P. Morgan Chase Bank, NA Compliance Results

Overview

- These metrics reflect the results of compliance reviews of the servicer's adherence to MHA Program Requirements.
- Quantitative results reflect percentages of tests that did not have a desired outcome.
- Servicers are rated qualitatively on the effectiveness of their internal controls in the three Performance Categories as well as for each quantitative result.

		First Quarter 2011	
Performance Category	Metric	Benchmark	Actual
 Identifying and Contacting Homeowners Assesses whether the servicer identifies and communicates appropriately with potentially eligible FHA homeowners.	Second Look N Disagree Percentage of loans reviewed where MHA-C did not agree with the servicer's MHA determination	< 4%	100%
	Second Look N Unable to Determine Percentage of loans reviewed where MHA-C was unable to conclude on the servicer's MHA determination	< 10%	100%
	Internal Controls for Identifying and Contacting Homeowners MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	***
 Homeowner Evaluation and Assistance Assesses whether servicer correctly evaluates homeowners' eligibility for FHA programs, communicates decisions in a timely manner, and accurately records appropriate ADIA activities.	Income Calculation Error % Percentage of loans for which MHA-C's income calculations differ from the servicer's by more than \$K	< 5%	100%
	Internal Controls for Homeowner Evaluation and Assistance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	***
 Program Management, Reporting, and Governance Assesses whether the servicer has effective program management, governance processes, and timely and correct submission of program reports and program information.	Incentive Payment Data Errors Average percentage of difference in calculated incentives resulting from data discrepancies between servicer files and the MHA system of record	< 5%	56%
	Internal Controls for Program Management, Reporting, and Governance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	***

1 - Rating carried forward from prior quarter

Rating Legend	
	Met benchmark; minor improvement may be indicated
	Did not meet benchmark; moderate improvement needed
	Did not meet benchmark; substantial improvement needed

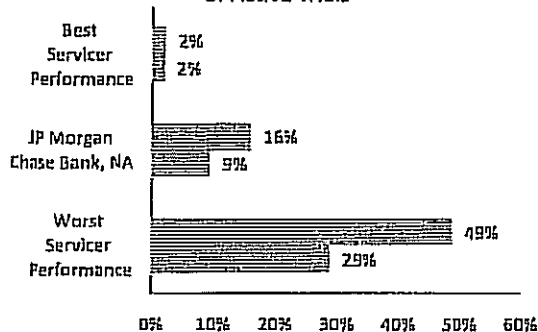
Result

- J.P. Morgan Chase Bank, NA has areas requiring substantial improvement.
- After considering all relevant factors, J.P. Morgan Chase Bank, NA servicer Incentives will be withheld at this time.
- Permanent reductions of Incentives may commence in subsequent quarters if J.P. Morgan Chase Bank, NA fails to demonstrate improvement.

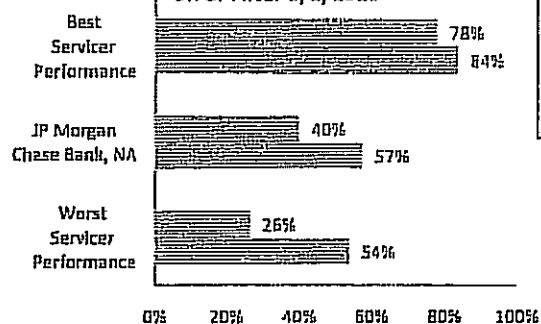
NHA Servicer Assessment - JP Morgan Chase Bank, NA

Program Results

Aged Trials as a Percentage of Active Trials



Conversion Rate for Trials Started On or After 6/1/2010

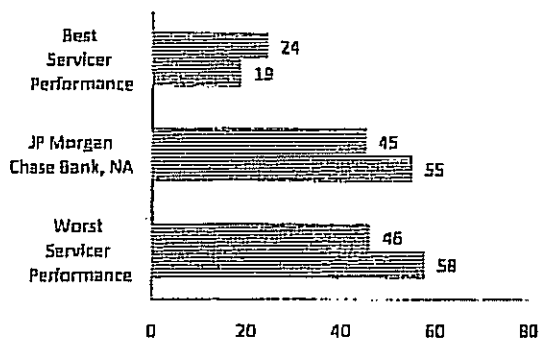


Results as of:

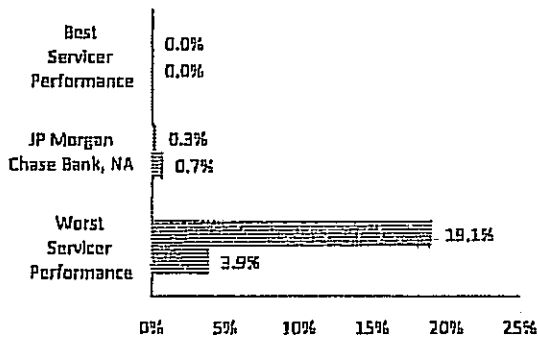
Dec. 2010

March 2011

Average Calendar Days to Resolve Escalated Cases



Missing Modification Status Reports (%)



Note: the best and worst performance reflect the best and worst result of the largest 10 servicers for the period. See appendix for descriptions of the metrics.

MHA Servicer Assessment of Litteron Loan Servicing LP of 40

Compliance Results

Overview

- These metrics reflect the results of compliance reviews of the servicer's adherence to MHA Program Requirements.
- Quantitative results reflect percentages of tests that did not have a desired outcome.
- Servicers are rated qualitatively on the effectiveness of their internal controls in the three Performance Categories as well as for each quantitative result.

		First Quarter 2011	
Performance Category	Metric	Benchmark	Servicer Results
Identifying and Contacting Homeowners Assesses whether the servicer identifies and communicates appropriately with potentially eligible MHA homeowners.	Second Look % Delivered Percentage of loans reviewed where MHA-C did not occur with the servicer's MHA identification	< 4%	79%
	Second Look % Unable to Determine Percentage of loans reviewed where MHA-C was unable to conclude the servicer's MHA identification	< 10%	63%
	Internal Controls for Identifying and Contacting Homeowners MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	***
Homeowner Evaluation and Assistance Assesses whether servicer correctly evaluates homeowners' eligibility for MHA programs, communicates decisions in a timely manner, and accurately executes appropriate MHA activities.	Income Calculation Error % Percentage of loans for which MHA-C's income calculation differs from the servicer's by more than 5%	< 5%	60%
	Internal Controls for Homeowner Evaluation and Assistance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	***
Program Management, Reporting, and Governance Assesses whether the servicer has effective program management, governance processes, and timely and correct submission of program reports and program information.	Incentive Payment Data Error Average percentage of difference in calculated incentive payment from data discrepancy between servicer files and the MHA system of record	< 5%	88%
	Internal Controls for Program Management, Reporting, and Governance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	***

J - Rating carried forward from prior quarter

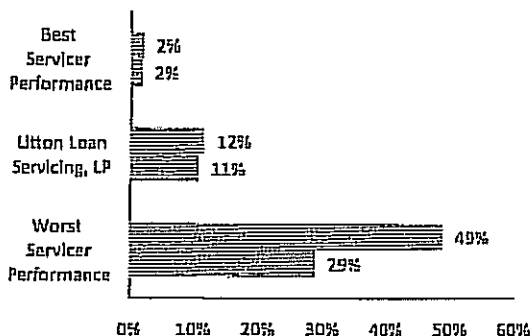
Rating Legend	
	Met benchmark; minor improvement may be indicated
	Did not meet benchmark; moderate improvement needed
	Did not meet benchmark; substantial improvement needed

Result

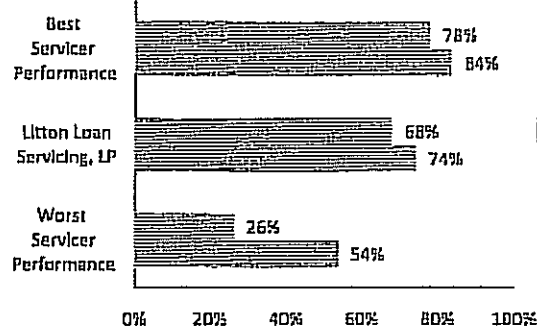
- Litteron Loan Servicing LP has areas requiring moderate improvement.
- After considering all relevant factors, Litteron Loan Servicing LP servicer incentives will not be withheld at this time.
- Withholding may commence next quarter if Litteron Loan Servicing LP fails to demonstrate improvement in the next assessment.

MHA Servicer Assessment: Liltan Loan Servicing, LP Program Results

Aged Trials as a Percentage of Active Trials



Conversion Rate for Trials Started On or After 6/1/2010

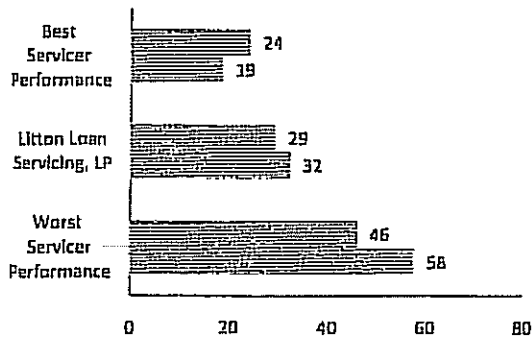


Results as of:

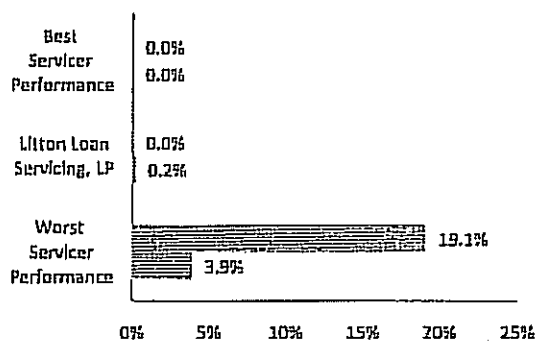
Dec 2010

March 2011

Average Calendar Days to Resolve Escalated Cases



Missing Modification Status Reports (%)









Note: The best and worst performance reflect the best and worst result of the largest 10 servicers for the period. See appendix for descriptions of the metrics.

MHA Servicer Assessment of Ocwen Loan Servicing, LLC Compliance Results

Overview

- These metrics reflect the results of compliance reviews of the servicer's adherence to MHA Program Requirements.
- Quantitative results reflect percentages of tests that did not have a desired outcome.
- Servicers are rated qualitatively on the effectiveness of their internal controls in the three Performance Categories as well as for each quantitative result.

		First Quarter 2011	
Performance Category	Metric	Benchmark	Servicer Results
 Identifying and Contacting Homeowners Assesses whether the servicer identifies and communicates appropriately with potentially eligible MHA homeowners.	Second Look % Disagree Percentage of loans reviewed where MHA Callers disagree with the servicer's MHA determination	< 4%	67% ***
	Second Look % Unable to Determine Percentage of loans reviewed where MHA Callers was not able to conclude on the servicer's MHA determination	< 10%	10% ***
	Internal Controls for Identifying and Contacting Homeowners MHA Callers to whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	***
 Homeowner Evaluation and Assistance Assesses whether servicer correctly evaluates homeowners' eligibility for MHA program, communicates decisions in a timely manner, and accurately executes appropriate MHA activities	Income Calculation Error % Percentage of loans for which MHA's income calculation differs from the servicer's by more than 2%	< 5%	3% **
	Internal Controls for Homeowner Evaluation and Assistance MHA Callers to whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	***
 Program Management, Reporting, and Governance Assesses whether the servicer has effective program management, governance processes, and timely and correct submission of program reports and program information.	Incentive Payment Data Errors Average percentage of difference in calculated incentives resulting from data discrepancies between servicer files and the MHA system standard	< 5%	1.55% *
	Internal Controls for Program Management, Reporting, and Governance MHA Callers to whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	***

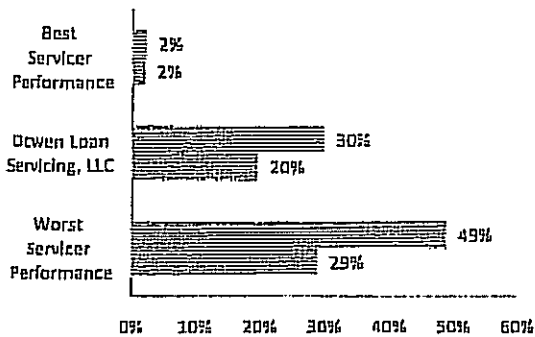
Rating Legend	
	Met benchmark; minor improvement may be indicated
	Did not meet benchmark; moderate improvement needed
	Did not meet benchmark; substantial improvement needed

Result

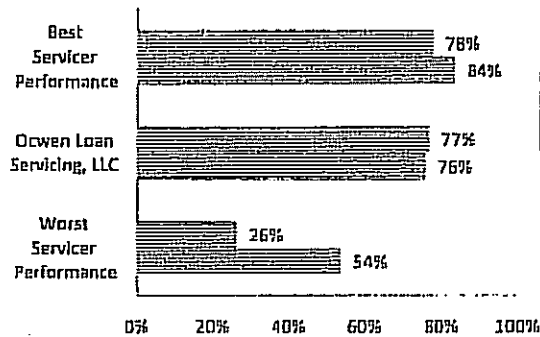
- Ocwen Loan Servicing, LLC has areas requiring substantial improvement.
- After considering all relevant factors, including the acquisition of a large servicing portfolio during the compliance testing period, Ocwen Loan Servicing, LLC servicer incentives will not be withheld at this time.
- Treasury will withhold servicer incentives from Ocwen Loan Servicing, LLC if future compliance results do not indicate improvement.

MHA Servicer Assessment: Ocwen Loan Servicing, LLC Program Results

Aged Trials as a Percentage of Active Trials



Conversion Rate for Trials Started On or After 6/1/2010



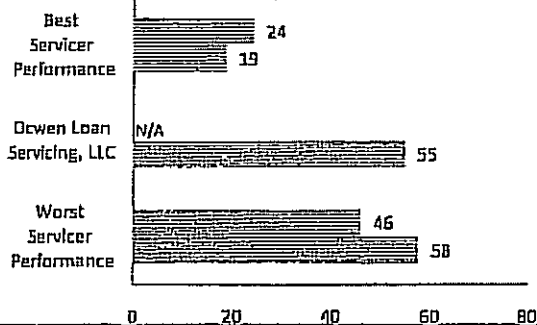
Results as of:

Dec. 2010

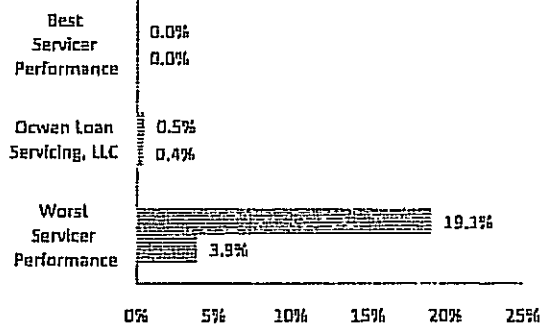
March 2011

Average Calendar Days to Resolve Escalated Cases

Note: December 2010 data is unavailable for this servicer.



Missing Modification Status Reports (%)



Note: the best and worst performance reflect the best and worst result of the largest 10 servicers for the period. See appendix for descriptions of the metrics.

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MAKING HOME AFFORDABLE

MHA Servicer Assessment OneWest Bank Page 32 of 40

Compliance Results

Overview

- These metrics reflect the results of compliance reviews of the servicer's adherence to MHA Program Requirements.
- Quantitative results reflect percentages of tests that did not have a defined outcome.
- Servicers are rated qualitatively on the effectiveness of their internal controls in the three Performance Categories as well as for each quantitative result.

Performance Category	Metric	Benchmark	First Quarter 2011	
			Actual	Target
Identifying and Contacting Homeowners Assesses whether the servicer identifies and communicates appropriately with potentially eligible MHA homeowners.	Second Look N Dispute Percentage of loans reviewed where MHA-C did not agree with the servicer's MHA determination	< 2%	6.7%	***
	Second Look N Unable to Determine Percentage of loans reviewed where MHA-C was not able to reach a conclusion on the servicer's MHA determination	< 10%	17%	***
	Internal Controls for Identifying and Contacting Homeowners MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	***	***
Homeowner Evaluation and Assistance Assesses whether servicer correctly evaluates homeowners' eligibility for MHA programs, communicates decisions in a timely manner, and accurately executes appropriate MHA activities.	Income Calculation Error % Percentage of loans for which MHA-C's income calculation differs from the servicer's by more than 3%	< 5%	36.0%	***
	Internal Controls for Homeowner Evaluation and Assistance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	***	***
Program Management, Reporting, and Governance Assesses whether the servicer has effective program management, governance processes, and timely and correct submission of program reports and program information.	Intuitive Payment Data Errors Average percentage of dollars miscalculated to servicer resulting from data discrepancies between servicer files and the MHA system of record	< 5%	17.6%	***
	Internal Controls for Program Management, Reporting, and Governance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines	***	***	***

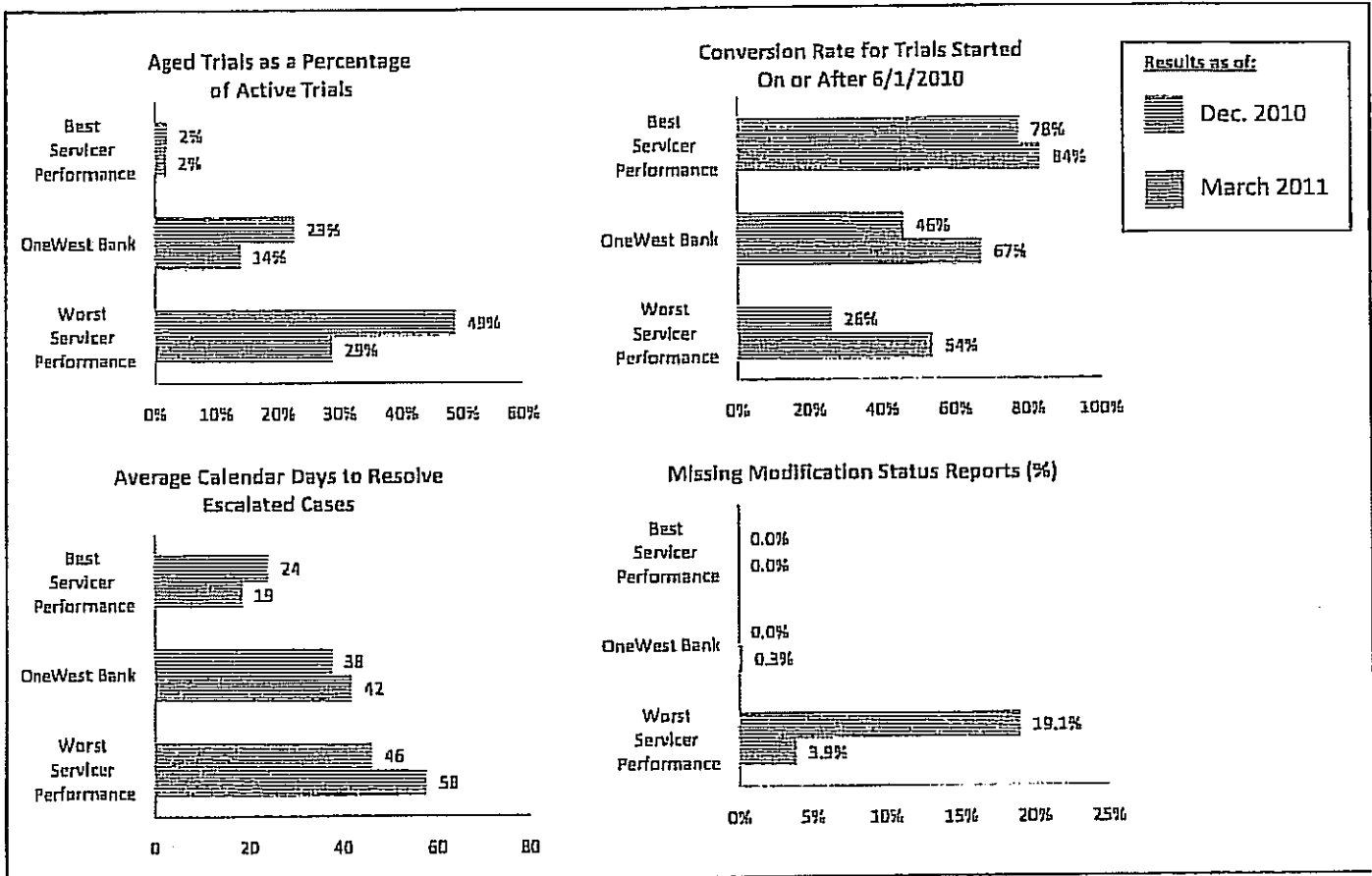
1 - Rating carried forward from prior quarter

Rating Legend	
	Met benchmark; minor improvement may be indicated
	Did not meet benchmark; moderate improvement needed
	Did not meet benchmark; substantial improvement needed

Result

- OneWest Bank has areas requiring moderate improvement.
- After considering all relevant factors, OneWest Bank servicer incentives will not be withheld at this time.
- Withholding may commence next quarter if OneWest Bank fails to demonstrate improvement in the next assessment.

MHA Servicer Assessment - OneWest Bank Program Results



Note: the best and worst performance reflect the best and worst result of the largest 10 servicers for the period. See appendix for descriptions of the metrics.

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








MAKING HOME AFFORDABLE

MHA Servicer Assessment Select Portfolio Servicing 40




Compliance Results

Overview

- These metrics reflect the results of compliance reviews of the servicer's adherence to MHA Program Requirements.
- Qualitative results reflect percentages of tests that did not have a stated outcome.
- Servicer are rated qualitatively on the effectiveness of their internal controls in the three Performance Categories as well as for each quantitative result.

		First Quarter 2011	
Performance Category	Metric	Benchmark	Scorecard Rating
 Identifying and Contacting Homeowners Assesses whether the servicer identifies and communicates appropriately with potentially eligible MHA homeowners.	 Second Look is Disagree Percentage of loans reviewed where MHA-C did not concur with the servicer's MHA determination.	< 4%	0.0%
	 Second Look is Unable to Determine Percentage of loans reviewed where MHA-C was not able to conclude on the servicer's MHA determination.	< 10%	2.0%
	 Internal Controls for Identifying and Contacting Homeowners MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines.	***	***
 Homeowner Evaluation and Assistance Assesses whether servicer correctly evaluates homeowner eligibility for MHA programs, communicates decisions in a timely manner, and accurately executes appropriate MHA activities.	 Income Calculation Error % Percentage of loans for which MHA-C's income calculation differs from the servicer's by more than \$50.	< 5%	15.0%
	 Internal Controls for Homeowner Evaluation and Assistance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines.	***	***
 Program Management, Reporting, and Governance Assesses whether the servicer has effective program management, governance processes, and timely and correct submission of program reports and program information.	 Incentive Paying Data Errors Average percentage of difference in calculated incentives resulting from data discrepancies between servicer files and the MHA system record.	< 5%	2.6%
	 Internal Controls for Program Management, Reporting, and Governance MHA-C assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines.	***	***

3 - Rating carried forward from prior quarter

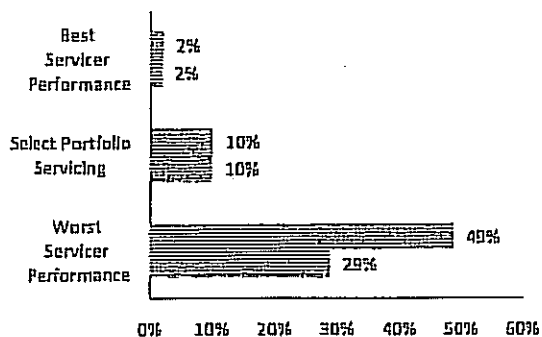
Rating Legend	
	Met benchmark; minor improvement may be indicated
	Did not meet benchmark; moderate improvement needed
	Did not meet benchmark; substantial improvement needed

Result

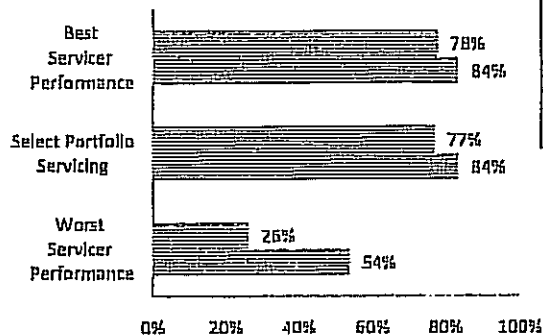
- Select Portfolio Servicing has areas requiring moderate improvement.
- After considering all relevant factors, Select Portfolio Servicing servicer incentives will not be withheld at this time.
- Withholding may commence next quarter if Select Portfolio Servicing fails to demonstrate improvement in the next assessment.

MIA Servicer Assessment - Select Portfolio Servicing **Program Results**

Aged Trials as a Percentage of Active Trials



Conversion Rate for Trials Started On or After 6/1/2010



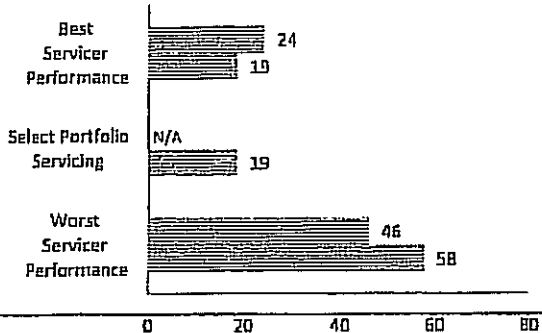
Results as of:

Dec. 2010

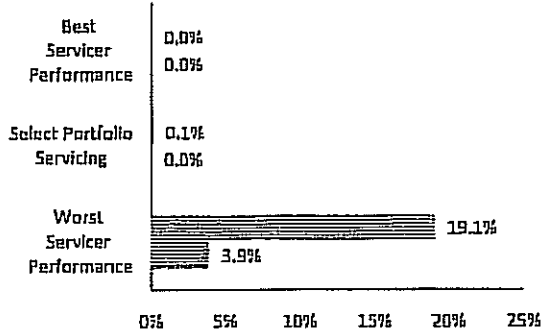
March 2011

Average Calendar Days to Resolve Escalated Cases

Note: December 2010 data is unavailable for this servicer.



Missing Modification Status Reports (%)



Note: the best and worst performance reflect the best and worst result of the largest 10 servicers for the period. See appendix for descriptions of the metrics.




MAKING LIFE AFFORDABLE

MHA Servicer Assessment Wells Fargo Bank, NA

Compliance Results




Overview

- These metrics reflect the results of compliance reviews of the servicer's adherence to MHA Program Requirements.
- Quantitative results reflect percentages of tests that did not have a desired outcome.
- Servicer are rated qualitatively on the effectiveness of their internal controls in the three Performance Categories as well as for each quantitative result.

Performance Category	Metric	Benchmark	First Quarter 2011	
			Actual	Rating
 Identifying and Contacting Homeowners Assesses whether the servicer identifies and communicates appropriately with potentially eligible MHA homeowners.	Second Look % Disagree Percentage of loans reviewed where MHA did not agree with the servicer's MHA determination.	< 4%	15%	***
	Second Look % Unable to Determine Percentage of loans reviewed where MHA was not able to conclude on the servicer's MHA determination.	< 10%	6.0%	***
	Internal Controls for Identifying and Contacting Homeowners MHA assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines.	***		***
 Homeowner Evaluation and Assistance Assesses whether servicer correctly evaluates homeowners' eligibility for MHA programs, communicates decisions in a timely manner, and accurately executes appropriate MHA activities.	Income Calculation Error % Percentage of loans for which MHA-C's income calculation differs from the servicer's by more than 5%.	< 5%	27.0%	**
	Internal Controls for Homeowner Evaluation and Assistance MHA assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines.	***		**
 Program Management, Reporting, and Governance Assesses whether the servicer has effective program management, governance processes, and timely and correct submission of program reports and program information.	Executive Payment Data Errors Average percentage of difference in calculated payments resulting from data discrepancies between servicer files and the MHA system record.	< 5%	4.630%	**
	Internal Controls for Program Management, Reporting, and Governance MHA assesses whether servicer business processes are conducted effectively and in accordance with MHA guidelines.	***		***

1 - Internal controls testing was not performed for two consecutive quarters due to the cyclical nature of the audit process. To accommodate more consistent reporting in the servicer assessments, MHA-C will adjust the review testing schedule to ensure coverage in each six-month period.

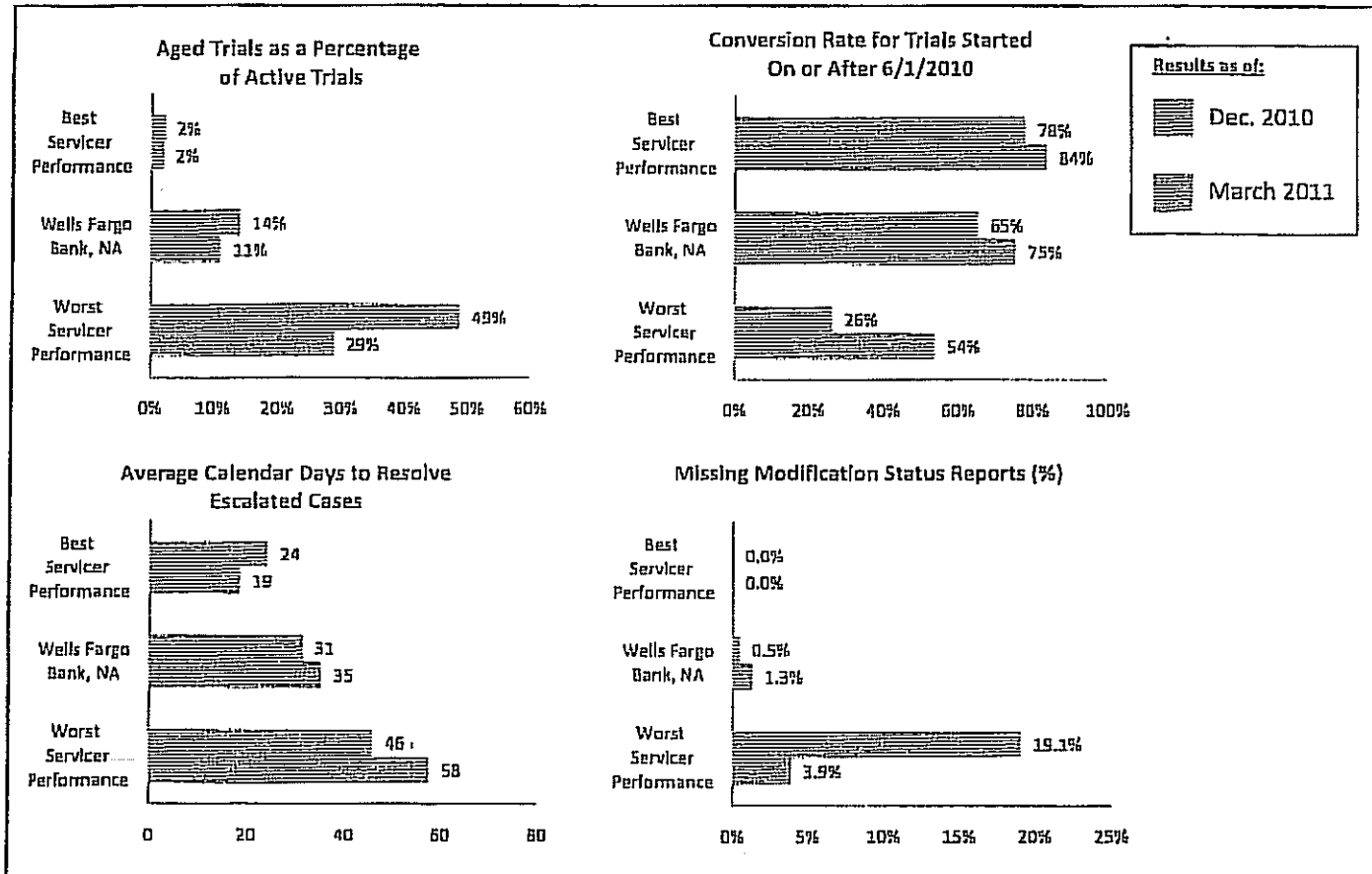
2 - Rating carried forward from prior quarter.

Rating Legend	
	Met benchmark; minor improvement may be indicated
	Did not meet benchmark; moderate improvement needed
	Did not meet benchmark; substantial improvement needed

Result

- Wells Fargo Bank, NA has areas requiring substantial improvement.
- After considering all relevant factors, Wells Fargo Bank, NA servicer incentives will be withheld at this time.
- Permanent reductions of incentives may commence in subsequent quarters if Wells Fargo Bank, NA fails to demonstrate improvement.

MHA Servicer Assessment Wells Fargo Bank, NA 37 of 40 Program Results



Note: the best and worst performance reflect the best and worst result of the largest 10 servicers for the period. See appendix for descriptions of the metrics.

MHA Servicer Assessment 69-9 Filed 08/08/11 Page 38 of 40

Appendix

Metrics Descriptions

Compliance Metrics (quantitative)

Second Look % Disagree: Second Look is a process in which MHA-C reviews loans not in a permanent modification, to assess the accuracy of the servicer's determination of whether the homeowner is eligible for a modification. This metric measures the percentage of loans reviewed in Second Look with which MHA-C disagrees with a servicer's determination.

Second Look % Unable to Determine: This metric measures the percentage of loans reviewed in Second Look for which MHA-C is not able to determine, based on the documentation provided, how the servicer reached its loan-modification decision.

For both Second Look Disagree and Unable to Determine results, remedial actions Treasury requires servicers to take include, but are not limited to: reevaluating loans not offered HAMP modifications, submitting additional documentation to support the initial reason for denial of the modification, clarifying loan status, and engaging in systemic process remediation. For such results, servicers are also reminded of their obligation to suspend foreclosure of the loan until the unresolved items are remediated.

Income Calculation Errors: Correctly calculating homeowner monthly income is a critical component of evaluating eligibility for MHA, as well as establishing an accurate modification payment. This metric measures how often MHA-C disagrees with a servicer's calculation of a borrower's Monthly Gross Income, allowing for up to a 5% differential from MHA-C's calculations. For Income Calculation Error results, remedial actions Treasury requires servicers to take include, but are not limited to: correcting

income errors exceeding the 5% differential, requiring the servicer to review their own income calculation accuracy, enhancing policies and procedures, and conducting staff training on income calculation.

Incentive Payment Data Errors: Treasury pays incentives to servicers, investors, and homeowners for permanent modifications completed under MHA. Although intended for different recipients, all incentives are paid through the servicer. Data that servicers upload to the program system of record is used to calculate the incentives paid to servicers, investors, and homeowners. This metric measures how data anomalies between servicer loan files and the reported information affect incentive payments. For Incentive Payment Data Error results, remedial actions Treasury requires servicers to take include, but are not limited to: correcting the identified errors and correcting system and operational processes such that accurate data is mapped to its appropriate places in the program system of record.

Compliance Metrics (qualitative)

Servicers establish processes and internal controls to help ensure their compliance with Program guidance. For each of the performance categories, Treasury performs a qualitative assessment of those internal controls based on MHA-C's compliance reviews. That assessment evaluates the nature, scope, and potential or actual impact on homeowners resulting from instances of servicer non-compliance with its own internal controls. For ineffective internal controls, remedial actions Treasury requires servicers to take include, but are not limited to: identifying and reevaluating any affected loans, enhancing the effectiveness of internal controls, and conducting staff training on servicer procedures.

Program Metrics

Conversion Rate: This cumulative metric looks at the rate of conversion to permanent modification for trials started on or after June 1, 2010, when all servicers were required to verify income documentation at trial start. Conversion rate is measured against all trials eligible to convert – those three months in trial, or four months if the borrower was at risk of imminent default at trial modification start. Permanent modifications transferred among servicers are credited to the originating servicer; trial modifications transferred are reflected in the current servicer's population.

Aged Trials as % of Active Trials: This monthly metric measures trials lasting six months or longer as a share of all active trials. These figures include trial modifications that have been converted to permanent modifications by the servicer and are pending reporting to the program system of record.

Days to Resolve Escalated Cases: This program-to-date metric measures servicer response time for homeowner inquiries escalated to the HAMP Solutions Center. Effective Feb. 1, 2013, a target of 30 calendar days was established for non-GSE escalation cases, including an estimated 5 days processing by HAMP Solutions Center. These figures include both GSE and non-GSE escalation results.

% of Missing Modification Status Reports: This monthly metric measures the servicer's ability to promptly report on modification status. Inconsistent and untimely reporting of modification status reports may impact incentive compensation and loan performance analysis.

For more information on the assessments, please visit: www.FinancialStability.gov.

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 Program Performance Report Through April 2011

Appendix A: Non-GSE Participants in HAMP

Servicers participating in the HAMP First Lien Modification Program may also offer additional support for homeowners, including Home Affordable Foreclosure Alternatives (HAFA), a forbearance for unemployed borrowers through the Unemployment Program (UP), and Principal Reduction Alternative (PRA).

Allstate Mortgage Loans & Investments, Inc.	Glass City Federal Credit Union	MarEquity, Inc.	Mexico Technology Credit Union
American Eagle Federal Credit Union	GMAC Mortgage, LLC	Mortgage Center, LLC	The Golden 1 Credit Union
American Home Mortgage Servicing, Inc.	Grafton Suburban Credit Union	Nationstar Mortgage LLC	U.S. Bank National Association
AMS Servicing, LLC	Great Lakes Credit Union	Navy Federal Credit Union	United Bank
Aurora Loan Services, LLC	Greater Nevada Mortgage Services	Oakland Municipal Credit Union	United Bank Mortgage Corporation
Bank of America, N.A. ¹	Green Tree Servicing LLC	Ocean Loan Servicing, LLC	Vantium Capital, Inc.
Bank United	Hartford Savings Bank	OneWest Bank	Vist Financial Corp.
Bay Federal Credit Union	Hilldale County National Bank	ORNL Federal Credit Union	Wealthbridge Mortgage Corp.
Bayview Loan Servicing, LLC	HomeEq Servicing	Park View Federal Savings Bank	Wells Fargo Bank, NA ⁴
Bramble Savings Bank	HomeStar Bank & Financial Services	Pathfinder Bank	Westcom Central Credit Union
Carlington Mortgage Services, LLC	Horizon Bank	PennyMac Loan Services, LLC	Yadkin Valley Bank
CCO Mortgage	Horizon Bank, NA	PNC Bank, National Association	
Central Florida Educators Federal Credit Union	Iberiabank	PNC Mortgage ³	
CitiMortgage, Inc.	IBM Southeast Employees' Federal Credit Union	Purdue Employees Federal Credit Union	
Citizens 1st National Bank	IC Federal Credit Union	QLending, Inc.	
Community Bank & Trust Company	Idaho Housing and Finance Association	Quantum Servicing Corporation	
Community Credit Union of Florida	Idaho Residential Lending LLC	Residential Credit Solutions	
CUC Mortgage Corporation	IServe Servicing Inc.	RG Mortgage Corporation	
DuPage Credit Union	J.P.Morgan Chase Bank, NA ²	RoundPoint Mortgage Servicing Corporation	
Eaton National Bank & Trust Co	Lake City Bank	Saxon Mortgage Services, Inc.	
Farmers State Bank	Lake National Bank	Schools Financial Credit Union	
Fay Servicing, LLC	Liberty Bank and Trust Co.	SEFCU	
Fidelity Homestead Savings Bank	Utton Loan Servicing	Select Portfolio Servicing	
First Bank	Los Alamos National Bank	Servis One Inc., dba BSI Financial Services, Inc.	
First Financial Bank, N.A.	Magnm Bank	ShoreBank	
First Keystone Bank	Marix Servicing, LLC	Silver State Schools Credit Union	
Franklin Credit Management Corporation	Midland Mortgage Company	Specialized Loan Servicing, LLC	
Franklin Savings	Midwest Bank & Trust Co.	Sterling Savings Bank	
Fresno County Federal Credit Union	Midwest Community Bank	Suburban Mortgage Company of New	
	Mission Federal Credit Union		

¹ Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wishara Credit Corporation.

² J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

³ Formerly National City Bank.

⁴ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage, FSB.

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 Program Performance Report Through April 2011

Appendix A2: Participants in Additional Making Home Affordable Programs

Second Lien Modification Program (ZMP)

Bank of America, NA¹
 Bayview Loan Servicing, LLC
 CITIMortgage, Inc.
 Community Credit Union of Florida
 GMAC Mortgage, LLC
 Green Tree Servicing LLC
 iServe Residential Lending, LLC
 iServe Servicing, Inc.
 J.P. Morgan Chase Bank, NA²
 Nationstar Mortgage LLC
 OneWest Bank
 PennyMac Loan Services, LLC
 PNC Bank, National Association
 PNC Mortgage³
 Residential Credit Solutions
 Servis One Inc., dba BSI Financial Services, Inc.
 Wells Fargo Bank, NA⁴

FHA First Lien Program (Treasury FHA-HAMP)

Amarillo National Bank
 American Financial Resources Inc.
 Aurora Financial Group, Inc.
 Aurora Loan Services, LLC
 Banco Popular de Puerto Rico
 Bank of America, NA¹
 Capital International Financial, Inc.
 CITIMortgage, Inc.
 CU Mortgage Services, Inc.
 First Federal Bank of Florida
 First Mortgage Corporation

Franklin Savings
 Gateway Mortgage Group, LLC
 GMAC Mortgage, LLC
 Green Tree Servicing LLC
 Guaranty Bank
 iServe Residential Lending, LLC
 iServe Servicing, Inc.
 James B. Nutter & Company
 J.P. Morgan Chase Bank, NA²
 M&T Bank
 Marix Servicing, LLC
 Marsh Associates, Inc.
 Midland Mortgage Company
 Nationstar Mortgage LLC
 Ocwen Loan Servicing, LLC
 PennyMac Loan Services, LLC
 PNC Mortgage³
 RBC Bank (USA)
 Residential Credit Solutions
 Saxon Mortgage Services, Inc.
 Schmidt Mortgage Company
 Select Portfolio Servicing
 Servis One Inc., dba BSI Financial Services, Inc.
 Stockman Bank of Montana
 Wells Fargo Bank, NA⁴
 Westminster Mortgage, Inc.

FHA Second Lien Program (FHA ZLP)

Bank of America, NA¹
 Bayview Loan Servicing, LLC
 CITIMortgage, Inc.
 Flagstar Capital Markets Corporation
 GMAC Mortgage, LLC
 Green Tree Servicing LLC
 J.P. Morgan Chase Bank, NA²
 Nationstar Mortgage LLC
 PNC Bank, National Association
 PNC Mortgage³
 Residential Credit Solutions
 Saxon Mortgage Services, Inc.
 Select Portfolio Servicing
 Wells Fargo Bank, NA⁴

Rural Housing Service Modification Program (RD-HAMP)

Banco Popular de Puerto Rico
 Bank of America, N.A.¹
 Horizon Bank
 J.P. Morgan Chase Bank, NA²
 Magna Bank
 Marix Servicing, LLC
 Midland Mortgage Company
 Nationstar Mortgage LLC
 Wells Fargo Bank, NA⁴

¹ Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wishire Credit Corporation.

² J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.

³ Formerly National City Bank.

⁴ Wells Fargo Bank, NA includes all loans previously reported under Wachovia Mortgage FSB.